

The Commonwealth of Massachusetts  
DIVISION OF BANKS AND LOAN AGENCIES



*Massachusetts Bank Commissioner*

ANNUAL REPORT  
OF THE  
COMMISSIONER OF BANKS  
FOR THE  
*Fiscal Year Ended October 31, 1964*

SECTION C  
RELATING TO  
SAVINGS BANKS AND INSTITUTIONS  
FOR SAVINGS



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**The Commonwealth of Massachusetts**  
**DIVISION OF BANKS AND LOAN AGENCIES**  
150 Causeway Street, Boston

*Commissioner of Banks*  
JOHN B. HYNES

*Deputy Commissioner of Banks*  
WILLIAM P. MORRISSEY

*Chief Director of Bank Examinations*  
ARTHUR B. MALONE

*Deputy Commissioner of Banks  
and  
General Counsel*  
JOHN P. CLAIR

*Director of Savings Bank Examinations*  
GEORGE E. BONNEY

*Assistant Director of Savings Bank Examinations*  
ALDEI C. BOURGEOIS

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COMMISSIONER'S LETTER OF TRANSMITTAL

**The Commonwealth of Massachusetts**

OFFICE OF THE COMMISSIONER OF BANKS  
150 CAUSEWAY STREET, BOSTON  
FEBRUARY 1, 1965

*To the Honorable Senate and House of Representatives  
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1964.

Respectfully,

JOHN B. HYNES

*Commissioner of Banks*

## INTRODUCTION

In the period covered by this annual report the over-all economic climate has been favorable to savings banking. The gross national product has surged upward from 587.2 to 618.6 billion dollars. Personal saving is reported at an all-time high having increased from 27.0 to 35.2 billion dollars.

Our savings banks reflect this development in the national economy by demonstrating an exceptional growth in deposits as is evident from the statistics contained in this report.

It is apparent that on the whole our savings banks are well managed and soundly operated. For a period of about two decades our bankers have known and been exposed to rising levels of prices, profits, gross national product and a demand for housing that has substantially supplied the mortgage market. Mortgages remain the most attractive investment for our savings banks. If the supply of mortgage loans falls short of meeting market requirements, a deterioration in this type of investment could result in effecting a rate softening, easing of terms and a willingness on the part of bank management to be less selective in the quality of mortgage investments. The continued high rate of savings on the part of the depositors must be accompanied by the continued policy, on the part of bank management, of maintaining quality bank credit.

This office is confident that the savings banks will continue to be operated on a top quality investment level with bank management paying particular attention to realistic valuations, substantial borrower's equity, and sound credit risks in the administration of mortgage lending.

The industry does and must expect to face new challenges and there is no reason to believe that problems will not be resolved successfully, as they have been in the past, by alert, imaginative, aggressive and knowledgeable leadership that has traditionally dominated the savings bank industry.

## SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1964, there were 180 such banks in active operation. However, on October 1, 1964, permission was granted, effective as of the close of business October 31, for the merger of the Warren Institution for Savings and the Massachusetts Savings Bank under the name and charter of the Warren Institution for Savings. (For the purpose of compiling statistical information for this annual report, the activity for the fiscal year has been reported on an individual basis for the latter two banks.)

During the fiscal year ended October 31, 1964, the following three schedules indicate the activity which occurred with respect to main office relocations, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

## MAIN OFFICE RELOCATIONS

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	RELOCATION AUTHORIZED
January 9, 1963	—	Westfield Savings Bank	141 Elm Street, Westfield
January 10, 1964	—	Mechanics' Savings Bank, Holyoke	Southeast corner of Main and Appleton Streets, Holyoke

## BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION
June 19, 1962	April 30, 1964	Lynn Institution for Savings	191 Lynnway, Lynn
August 22, 1963	January 8, 1964	Holyoke Savings Bank	213 South Street, Holyoke
August 22, 1963	February 14, 1964	Fall River Savings Bank	879 County Street, Somerset
October 17, 1963	October 31, 1963	Charlestown Savings Bank	*532 Commonwealth Ave., Boston

\*Result of merger

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION  
OCTOBER 31, 1964

DATE AUTHORIZED	NAME OF BANK	PROPOSED LOCATION
December 9, 1963	The Provident Institution for Savings in the Town of Boston	Building D, Plaza Level of the Prudential Center, 800 Boylston Street, Boston
July 14, 1964	East Cambridge Savings Bank	1304-1322 Cambridge Street, Cambridge
(Originally given permission to open at 1309 Cambridge Street, Cambridge, on April 16, 1964. Subsequent permission for relocation as above.)		
August 24, 1964	The Provident Institution for Savings in the Town of Boston	25 State Street, Boston

As of the fiscal year ended October 31, 1964, 71 banks had been authorized to operate branch offices, and there were 147 branches in operation.

## ASSETS

The total assets of such banks at the end of the fiscal year amounted to \$8,779 million. During the fiscal year the assets increased approximately \$707 million, an increase of 8.76 per cent which represents a continual increase.

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1960	\$6,501,975	\$277,761	4.46
1961	6,975,623	473,648	7.28
1962	7,514,632	539,009	7.73
1963	8,072,894	558,262	7.43
1964	8,779,990	707,096	8.76

The increase in U. S. Government obligations amounted to approximately \$127 million, and the banks acquired a larger investment in bank and fire insurance company stocks, the increase amounting to \$20 million. The total investment in other types of bonds decreased \$42 million and municipal obligations \$4 million during the year.

The largest dollar and percentage gain as compared to figures contained in the previous annual report for the year ended October 31, 1963, is reflected in the loans granted on real estate. The dollar increase amounted to approximately \$562 million, which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to \$5,945 million and represent 67.71 per cent of total assets.

## DEPOSITS

The deposit liability of the 180 savings banks at the close of business October 31, 1964, amounted to \$7,753 million and represented 3,518,574 accounts. The club deposit figure amounting to \$30 million is not included in the foregoing amount. During the fiscal year ended October 31, 1964, deposits increased in the amount of \$620 million which compares with an increase of \$522 million in the preceding year.

## SURPLUS

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to \$744 million, or 9.55 per cent of the total deposits. The amount of these surplus accounts has increased approximately \$34 million since the fiscal year ended October 31, 1963. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

## DIVIDENDS

Dividend rates have continued to increase during the twelve months ended October 31, 1964. Statement number 3 of this report is now headed "Dividend Rates," and includes rate tables on Ordinary Deposits, Special Notice Account Deposits and an Average of All Dividend Rates. It should be borne in mind that the rates as shown do not necessarily indicate the current rates presently being paid. The amount of dividends paid to depositors for the twelve-month period totaled approximately \$299 million, which is an increase of \$29 million over the preceding year.



## MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and the two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

## LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to \$10.8 million at the close of business October 31, 1964. No application for a loan has been received since prior to the year 1939.

## DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1964, this Fund insured the full amount of the deposits in 173 of the 181 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$10,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$64 million at the close of business October 31, 1964. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1964.

## SAVINGS BANK INVESTMENT FUND

An open-end mutual fund, this organization serves as a medium for investment in a widely diversified and professionally managed portfolio of securities, chiefly equities, by savings banks. It was established by Chapter 283 of the Acts of 1945 as amended by Chapter 624 of the Acts of 1955. Shares of beneficial interest outstanding on October 31, 1964, equalled 22,421, with a market value of \$1,659.68 per share, and were held by 79 savings banks, 3 life insurance departments and the Savings Banks Employees Retirement Association. Net assets of the Fund on that date were \$27.8 million on a cost basis, \$37.8 million on a market value basis.

## SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74-76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred seventy-two member banks plus six associations. The total resources of this Association amounted to \$29.8 million at the close of business October 31, 1964.

## LEGISLATION ENACTED RELATING TO SAVINGS BANKS

*Acts of 1964*

CHAPTER	AMENDMENT TO:	DESCRIPTION
93	G.L., C. 167, s. 52	Permitting banks to close for reason of national mourning, rejoicing or any emergency upon proclamation of the Governor and without risk of adverse legal consequences.
98	G.L., C. 168, s. 48	Relative to investment by savings banks in certain stocks of fire and casualty insurance companies.
206	G.L., C. 168, s. 35	Authorizing real estate loans on leasehold interests created by the Turnpike Authority.
219	G.L., C. 168, s. 35	Authorizing ninety per cent of value first mortgage loans.
220	G.L., C. 167, s. 51, cl. (b)	Expanding the power to make loans on leasehold collateral insured by the F.H.A.
232	G.L., C. 168, s. 47	Permitting investment in the stock of bank holding companies in limited instances.
236	G.L., C. 167, new s. 56B; G.L., C. 175, s. 110, subdiv. A, B; s. 177, 184	Permitting banks to purchase group accident and health insurance on the lives of debtors who request such insurance.
237	G.L., C. 167, s. 57	Allowing banks to purchase group accident and health insurance or group medical, surgical and hospital insurance or benefits for its employees, officers and directors.
269	G.L., C. 26, s. 3	Establishing the office of Deputy Commissioner and General Counsel in the Division of Banks and Loan Agencies.
280	G.L., C. 168, s. 44	Authorizing investment in railroad equipment trust certificates.
731	G.L., C. 167, new s. 51C	Permitting first mortgage loans on units of condominiums, subject to regulations of the commissioner.

*Resolves of 1964*

CHAPTER	(NONE)	DESCRIPTION
5	Acts and Resolves of 1964	Reviving and continuing, among others, the unpaid special commission charged with investigating and studying the laws of the Commonwealth relating to loans and credit.
68	Acts and Resolves of 1964	Increasing the scope of the special commission established to make an investigation and study of the laws of the Commonwealth relative to loans and credit.
115	Acts and Resolves of 1964	Authorizing the special commission established to make an investigation and study of the laws of the Commonwealth relative to loans and credit to file interim reports.

*Regulations*

There are described below two regulations of the Commissioner of Banks promulgated between November 1, 1963 and October 31, 1964, affecting savings banks.

January 2, 1964	Regulations relative to investments in loans guaranteed in whole or in part by the Administrator of Veterans' Affairs and secured by liens on real properties located inside the Commonwealth.
July 13, 1964	Regulations affecting loans insured by the Federal Housing Commissioner (Administrator) secured by mortgages on real properties located outside the Commonwealth, other than such loans made pursuant to the provisions of G.L., C. 167, s. 51.

## INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

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Arlington Five Cents Savings Bank . . . . .	Arlington . . . . .	4	51
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Athol Savings Bank . . . . .	Athol . . . . .	4	51
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Barre Savings Bank . . . . .	Barre . . . . .	4	52
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Bay State Savings Bank . . . . .	Worcester . . . . .	46	100
Belmont Savings Bank . . . . .	Belmont . . . . .	5	53
Benjamin Franklin Savings Bank . . . . .	Franklin . . . . .	18	68
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ABSTRACTS OF THE ANNUAL REPORTS  
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SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS  
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CLERK AND TRUSTEES  
MEMBERS OF BOARD OF INVESTMENT AND  
AUDITING COMMITTEE  
AND  
OFFICERS AND DIRECTORS OF  
MUTUAL SAVINGS CENTRAL FUND, INC.  
SAVINGS BANK INVESTMENT FUND  
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION





**ABINGTON**

**Abington Savings Bank**  
533 Washington Street

Date of Incorporation, March 17, 1853

Leonard D. Chandler <i>President</i>	Charles A. Tarr <i>Treasurer</i>
William A. Robbins <i>Vice President</i>	John I. Maxwell Ralph S. Alden <i>Assistant Treasurers</i>
James E. Doughty <i>Clerk of Corporation</i>	

**Trustees**

R. S. Alden	D. H. Lynch
*D. J. Bone	J. I. Maxwell
*W. E. Browne	H. I. Perry
*L. D. Chandler	*W. A. Robbins
†J. W. Dennis	*C. A. Robertson
†G. F. Garrity	C. A. Smith
R. W. Gates	*J. P. Smith
M. D. Haskins	C. A. Tarr
L. A. Hathaway	†L. M. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable April 5 and October 5  
Annual meeting date as provided for in By-Laws second Wednesday in December

**ADAMS**

**South Adams Savings Bank**  
2 Center Street

Date of Incorporation, May 1, 1869

William Roche <i>President</i>	John J. Gallivan <i>Treasurer</i>
Charles F. Reid Leo V. Willett <i>Vice Presidents</i>	Larena S. Potter <i>Assistant Treasurer</i>
Walter J. Donovan <i>Clerk of Corporation</i>	

**Trustees**

*G. F. Boisvert	*C. F. Reid
W. J. Donovan	H. M. Rice
J. J. Gallivan	*W. Roche
†T. O. Harvey	*J. T. Satko
†W. H. Hoffman	*L. V. Willett
†B. P. Polak	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1 and July 1  
Annual meeting date as provided for in By-Laws first Wednesday in May

**AMESBURY**

**Provident Institution for Savings in the Towns of Salisbury and Amesbury**  
5 Market Street

Date of Incorporation, February 20, 1828

Harold P. Gale <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
David C. Bailey	Hugh A. Miller <i>Assistant Treasurer</i>
George L. Briggs, Jr.	Albert Leddy <i>Clerk of Corporation</i>
Clarence D. Roberts <i>Vice Presidents</i>	

**Trustees**

*D. C. Bailey	†E. H. Locke
G. L. Briggs, Jr.	J. H. Panopoulos
†F. F. Calnan	*C. B. Peterson
*H. P. Gale	H. Rie
†W. A. Holbrook	*C. D. Roberts
A. Leddy	*P. W. Wenzel

Deposits go on interest fifteenth business day of each month  
Dividends are payable April 25 and October 25  
Annual meeting date as provided for in By-Laws fourth Wednesday in May

**AMHERST**

**Amherst Savings Bank**  
25 South Pleasant Street

Date of Incorporation, April 5, 1864

Robert McCarter <i>President</i>	Lawrence H. Smith <i>Treasurer</i>
Winthrop S. Dakin	Alexander Madenski <i>Assistant Treasurer</i>
Scott H. Harvey <i>Vice Presidents</i>	Robert McCarter <i>Chairman of Board</i>
Bruce G. Brown <i>Clerk of Corporation</i>	

**Trustees**

R. L. Bates	*R. McCarter
R. R. Blair	H. F. Page
B. G. Brown	*W. P. Rackliffe
*K. D. Cuddeback	†A. D. Rhodes
W. S. Dakin	*T. E. Sullivan
†H. M. Elder	*F. A. Thompson
P. T. Ford	*I. B. VanWert
*R. P. Hadley	†W. L. Vincent
*G. D. Jones	T. L. Warner

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1 and July 1  
Annual meeting date as provided for in By-Laws third Wednesday in January

**ANDOVER**

**The Andover Savings Bank**  
61 Main Street

Date of Incorporation, April 2, 1834

**Branch Offices**

**108 Main Street, North Andover**  
**5 Hampshire Street, Methuen**

Robert M. Henderson <i>President</i>	Richard C. MacGowan <i>Treasurer</i>
Richard C. MacGowan <i>Vice President</i>	Chester T. Jenkins
Gardner Sutton <i>Clerk of Corporation</i>	Lyman S. Appleton
	Dana W. Kingsley <i>Assistant Treasurers</i>

**Trustees**

*J. R. Abbot	R. M. Henderson
*L. S. Appleton	J. M. Kemper
*T. A. Bridges	R. D. MacGowan
†W. E. Brimer	*A. W. Reynolds
†L. S. Finger	H. N. Stevens, Jr.
*B. S. Flagg	†G. Sutton

Deposits go on interest fifteenth day of each month  
Dividends are payable April 15 and October 15  
Annual meeting date as provided for in By-Laws second Monday in January

\*Member of Board of Investment.  
†Member of Auditing Committee.

**ARLINGTON****Arlington Five Cents Savings Bank**

626 Massachusetts Avenue

Date of Incorporation, April 2, 1860

**Branch Offices**

190 Massachusetts Avenue, East Arlington

1300 Massachusetts Avenue, Arlington Heights

160 Great Road, Bedford

214 Cambridge Street, Burlington

Edward P. Clark  
*President*Paul A. Cameron  
*Treasurer*

Gardner C. Porter

Arthur D. Saul, Jr.

Paul A. Cameron

*Vice Presidents*

Robert F. O'Brien

*Clerk of Corporation*

Raymond H. Fougere

George C. Henderson, Jr.

Alexander Malcomson, Jr.

Janet M. Pavliska

*Assistant Treasurers*

Gardner C. Porter

*Chairman of Board***Trustees**

R. W. Baker

M. W. Bradford

P. A. Cameron

\*E. P. Clark

J. B. Fox

M. A. Fredo

†H. M. Gott

†M. L. Hatch

\*W. F. Homer, Jr.

F. Keefe

†W. C. McCarty

R. F. O'Brien

\*G. C. Porter

\*A. D. Saul, Jr.

\*K. C. Streng

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday in December

**ATHOL****Athol Savings Bank**

444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd  
*President*Arthur R. James  
*Treasurer*James M. O'Laughlin  
*Vice President*Leonard E. King  
*Assistant Treasurer*George W. Grant  
*Clerk of Corporation***Trustees**

R. Allison

W. Findlay

G. Grant

†L. C. Grover

R. R. Haven

\*E. J. Herd

†H. H. Higgins

A. R. James

†P. P. Jerris

†J. M. O'Laughlin

\*S. A. Perekslis

\*H. O. Robinson

\*A. S. Rose

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Monday in January

**AYER****North Middlesex Savings Bank**

7 Main Street

Date of Incorporation, March 5, 1885

Carl A. P. Lawrence  
*President*Stanley H. Turner  
*Treasurer*Robert H. J. Holden  
Stephen W. Sabine  
*Vice Presidents*Lawrence E. Small  
*Assistant Treasurer*Edwin B. Coltin  
*Clerk of Corporation***Trustees**

D. E. Boatman

E. B. Coltin

\*S. F. Conant

B. W. Drew

R. H. J. Holden

R. U. Holden

W. F. Horgan

†F. Jahn

\*C. A. P. Lawrence

†A. L. Paulson

\*J. R. Pender

\*S. W. Sabine

†W. L. Sheedy

\*J. T. Sullivan

S. H. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in January

**BARRE****Barre Savings Bank**

Common Street

Date of Incorporation, May 1, 1869

F. William McQuestion  
*President*John E. Maki  
*Treasurer*

Sherwood C. Case

Albert J. Regienus

*Vice Presidents*F. William McQuestion  
*Chairman of Board*G. Percy Brown  
*Clerk of Corporation***Trustees**

C. G. Allen, Jr.

†J. W. Britton

†G. P. Brown

P. T. Carroll

\*S. C. Case

†H. M. Hale

\*F. L. Haven

†E. C. Hutchinson

J. E. Maki

\*F. W. McQuestion

\*G. F. McQuestion

M. H. Paull (Hon.)

\*A. J. Regienus

W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

\*Member of Board of Investment.

†Member of Auditing Committee.

**BELMONT**

**Belmont Savings Bank**  
24 Leonard Street

Date of Incorporation, March 5, 1885

**Branch Office**  
78 Trapelo Road

Sidney L. Simonds  
*President*

Ernest Hesselstine  
*Treasurer*

Hans A. Laaby  
August R. Meyer  
Robert B. Pitcher  
Edward C. Wilson  
*Vice Presidents*

Dorothy G. Backman  
Francis Harvey  
*Assistant Treasurers*  
A. Leavitt Taylor  
*Clerk of Corporation*

*Trustees*

†L. C. Anderson  
C. J. Chamberlin  
G. Cushman  
V. L. Hennessy  
E. Hesselstine  
S. Horwitz  
R. O. Howe  
C. Kendall  
\*H. A. Laaby

\*A. R. Meyer  
†C. B. Nickerson  
\*R. B. Pitcher  
S. D. Robbins  
†W. A. Schan  
†S. L. Simonds  
A. L. Taylor  
\*E. C. Wilson

Deposits go on interest fifteenth business day of each month  
Dividends are payable 4th Monday of January and July  
Annual meeting date as provided for in By-Laws fourth Wednesday in January

**BEVERLY**

**Beverly Savings Bank**  
175 Cabot Street

Date of Incorporation, February 19, 1867

Philip K. Rowe  
*President*

R. Wendell Dronsfield  
*Treasurer*

Thomas H. Bott, Jr.  
*Exec. Vice President*  
Curtland C. Brown  
Abraham Glovsky  
John C. Lovett  
Leroy D. Marston  
Albert E. Parkhurst  
George R. Spear  
*Vice Presidents*

Margaret P. Gulbrandsen  
Sheldon R. Norwood  
Clay G. Parmenter  
*Assistant Treasurers*

Roy K. Patch  
*Clerk of Corporation*

*Trustees*

T. H. Bott, Jr.  
\*C. C. Brown  
L. W. Cann  
†L. W. Davis  
R. W. Dronsfield  
T. F. Fitzgibbon  
\*N. C. Foster  
A. G. Glovsky  
P. T. Greenlaw  
†J. B. Hill  
†A. R. Hoar  
J. A. Kelly

\*J. C. Lovett  
†R. O. Lunn  
L. D. Marston  
C. F. Nagel  
A. E. Parkhurst  
R. K. Patch  
\*P. K. Rowe  
\*G. R. Spear  
R. S. Stapledon  
W. C. Tannebring, Jr.  
W. A. Trowt  
†J. C. Wilson

Deposits go on interest fifteenth day of each month  
Dividends are payable April 15 and October 15  
Annual meeting date as provided for in By-Laws third Wednesday in March

**BOSTON**

**The Boston Five Cents Savings Bank**  
30 School Street

Date of Incorporation, February 22, 1825

**Branch Offices**  
77 Milk Street

385 Washington Street  
129 Tremont Street  
295 Cambridge Street  
426 Boylston Street  
441 Brookline Avenue

**The Boston Five Cents Savings Bank *Continued***

2343 Washington Street  
696 Centre Street, Jamaica Plain  
1906 Centre Street, West Roxbury

Robert M. Morgan  
*President*

Richard B. Franklin  
*Treasurer*

G. Churchill Francis  
*Exec. Vice President*

Roy H. Gardner  
Herbert P. Gray

Daniel L. Brown  
Robert T. Lawrence  
Howard C. Nason  
Charles H. Wood  
*Vice Presidents*

S. Lyle Hall  
John R. MacSwan  
Jack A. Marshall  
L. Walter Nelson  
George H. Robinson  
Robert J. Spiller  
Henry W. Stickney  
*Assistant Treasurers*

Fosdick P. Harrison  
*Clerk of Corporation*

*Trustees*

B. Adams  
W. S. Ballard  
\*D. H. Bigelow  
\*M. G. Bolster  
L. D. Brace  
R. F. Bradford  
\*D. L. Brown  
S. C. Brown  
T. D. Cabot  
F. J. Carey  
\*A. L. Coburn, Jr.  
†H. W. Cole  
R. W. Cordingley  
C. M. Cutler  
L. Dana  
J. A. Erickson  
A. P. Everts, Jr.  
A. G. Ferguson (Hon.)  
G. C. Francis  
†T. B. Gannett  
W. F. Goodale, Jr.  
C. S. Hart  
F. W. Hatch  
P. F. Hellmuth

R. R. Higgins  
\*D. H. Howie  
C. Hunneman  
\*V. C. Johnson  
W. F. Keesler  
N. W. Kenny  
\*R. M. Morgan  
J. R. Morss  
W. F. Morton  
D. R. Sargent  
E. W. Smith  
\*J. J. Snyder  
H. Stuetzer, Jr.  
†D. G. Sullivan  
L. A. Sykes  
D. T. Trigg  
F. F. Vorenberg  
E. Walcott  
†R. P. Waters, Jr.  
L. H. Weinstein  
J. N. White  
R. G. Wiese  
†A. S. Woodworth  
P. I. Wren

Deposits go on interest fifteenth business day of each month  
Dividends are payable January 15, April 15, July 15 and October 15  
Annual meeting date as provided for in By-Laws Tuesday next preceding the tenth day of April

**Brighton Five Cents Savings Bank**

309 Washington Street (Brighton District)

Date of Incorporation, March 28, 1861

**Branch Offices**

121 Harvard Avenue, Allston  
1948 Beacon Street, Cleveland Circle

Charles J. Kiley  
*President*

(Office vacant)  
*Treasurer*

Edward T. Kiley  
*Vice President*

Edward T. Kiley  
Barry F. St. George

George F. Cahill  
*Clerk of Corporation*

Lucille E. Oates  
*Assistant Treasurers*

*Trustees*

†K. H. Brock  
J. H. Burke  
G. F. Cahill  
\*N. J. Cuggino  
K. Donovan  
\*J. J. Droney  
J. S. Kavanah

\*C. J. Kiley  
E. T. Kiley  
E. J. King  
†J. J. Murphy  
\*E. K. Pilsbury  
†J. W. Sullivan  
\*A. J. Welch, Jr.

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 10 and July 10  
Annual meeting date as provided for in By-Laws second Wednesday in April

\*Member of Board of Investment.  
†Member of Auditing Committee.

### Charlestown Savings Bank

55 Summer Street

Date of Incorporation, April 7, 1854

#### Branch Offices

25 Union Street  
1645 Tremont Street  
1 Thompson Square, Charlestown  
532 Commonwealth Avenue  
1355 Washington Street

Norman F. Barrett  
*President*

Wallace C. Baxter  
Richard J. Gardner  
Theodore L. Storer  
Charles F. Whiting  
John E. Wilkinson  
Percy R. Ziegler  
*Vice Presidents*

Janice Johnson  
*Clerk of Corporation*

John E. Wilkinson  
*Treasurer*

Henry T. Andrews  
Wallace C. Baxter  
Ernest E. Brown  
Albion M. DeLong  
Kenneth N. S. Ferguson  
Louise Seely  
Walter O. Spofford  
Horace W. Tibbetts  
*Assistant Treasurers*

#### Trustees

\*R. G. Babcock  
\*S. C. Badger  
\*N. F. Barrett  
W. C. Baxter  
G. W. Blackwood  
W. G. Bowler  
W. S. Brewster  
†A. T. Buross  
M. M. Cantor  
R. C. Damon  
†W. D. Duryea  
P. Eismann  
J. Farley  
R. B. Fowler  
R. J. Gardner  
E. V. Grabill  
G. Hansen  
J. P. Healey  
E. Henderson, III  
T. M. Hennessey  
\*T. M. Horan  
\*D. J. Hurley  
R. B. Johnson

M. J. Lorimer  
A. Loring  
J. W. Lowe  
†C. F. Machen  
H. B. McGuire  
†O. S. Morrill  
H. L. Niles  
E. H. Perkins  
J. J. Quinn  
†D. L. Rhind  
H. B. Shepard  
H. W. Shumaker  
\*F. F. Stockwell  
T. L. Storer  
J. H. Sweeney  
R. P. Tibolt  
C. W. Trempf  
F. L. Tucker  
C. M. Werly  
S. L. Whipple, Jr.  
C. F. Whiting  
J. E. Wilkinson  
\*P. R. Ziegler

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15  
and October 15

Annual meeting date as provided for in By-Laws  
third Thursday in November

### Dorchester Savings Bank

572 Columbia Road (Dorchester District)

Date of Incorporation, April 16, 1894

#### Branch Offices

1625 Blue Hill Avenue, Mattapan  
569 Washington Street

Arthur F. Shaw, Jr.  
*President*

Ralph Lowe, Jr.  
Frederick C. Holland  
Robert L. Clark  
*Vice Presidents*

Robert L. Clark  
*Treasurer*

Herbert S. French  
Alton L. Horte  
Alice C. Kenney  
Louis H. Maurer  
*Assistant Treasurers*

Linwood F. Gifford  
*Clerk of Corporation*

#### Trustees

G. Y. Berry, Jr.  
C. E. Borden  
R. F. Chamberlain  
R. L. Clark  
C. F. Collins  
E. A. Craig  
\*M. P. Ellis  
†C. R. Erlandson  
†W. R. Freeman  
L. F. Gifford

B. S. Jackson  
\*R. Lowe, Jr.  
J. C. Mahoney  
D. W. Newcomb  
H. Penn  
\*A. F. Shaw, Jr.  
E. Smith  
\*R. E. Smith  
†A. V. Thompson  
\*C. L. Whittier

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15  
and October 15

Annual meeting date as provided for in By-Laws  
second Wednesday in May

### East Boston Savings Bank

10 Meridian Street (East Boston District)

Date of Incorporation, April 26, 1848

#### Branch Office

5 Bennington Street

William T. Vose  
*President*

George E. Hodge  
Stewart P. Lynch  
*Vice Presidents*  
J. Douglas Brown  
*Clerk of Corporation*

Robert E. Turpin  
*Treasurer*

C. Maxwell French  
Richard D. Foulkes  
Richard P. Belcher  
Charles R. Cranford  
*Assistant Treasurers*

#### Trustees

\*J. E. Bagley, Jr.  
J. D. Brown  
†P. A. Cervizzi  
\*C. E. Doane  
G. W. Downie  
\*F. B. Duncan  
W. H. Dykstra  
J. Guarino  
†H. A. Ham  
\*G. E. Hodge  
T. E. Key  
A. Loschi

†J. I. Lynch  
\*S. P. Lynch  
R. H. McLaughlin  
G. M. Morrison, Jr.  
W. R. Morrison, Jr.  
A. S. Pigeon  
\*G. Pigeon  
R. E. Turpin  
\*W. T. Vose  
R. Webb  
A. F. Wilson  
J. Woolley

Deposits go on interest fifteenth day of each month  
Dividends are payable January 16, April 16, July 16  
and October 16  
Annual meeting date as provided for in By-Laws  
Monday preceding fifteenth day of April

### Eliot Savings Bank

165 Dudley Street (Roxbury District)

Date of Incorporation, February 8, 1864

Theodore S. Thompson  
*President*

Laurence K. Hawkins  
Richard S. Willis  
*Vice Presidents*

P. Roland Hebert  
*Treasurer*

Leila M. Atwood  
Charles P. Read  
*Assistant Treasurers*

Walter R. Meins  
*Clerk of Corporation*

#### Trustees

\*E. L. Bond  
H. E. Braconier  
H. J. Chilton  
E. H. Eacker  
†B. H. Field  
†R. C. Folsom  
L. K. Hawkins  
P. R. Hebert  
†L. P. Hills  
†D. C. Howlett  
R. C. Hussey  
F. D. Littlefield

†W. R. Meins  
R. E. Mills  
†H. D. Norstrand  
\*D. K. Packard  
G. B. Rowlings  
E. B. Smith  
G. A. Stockemer  
M. G. Summers  
\*T. S. Thompson  
H. C. Ward  
\*R. S. Willis  
\*W. Wright

Deposits go on interest fifteenth day of each month  
Dividends are payable April 15 and October 15  
Annual meeting date as provided for in By-Laws  
first Tuesday in April



**Grove Hall Savings Bank****455 Blue Hill Avenue (Roxbury District)**

Date of Incorporation, January 30, 1914

**Branch Office****1167-1175 Blue Hill Avenue, Dorchester**

A. Murray Ginzberg <i>President</i>	Horace W. Whynot <i>Treasurer</i>
Walter L. Collins Irving Usen <i>Vice Presidents</i>	Irving Adams Percival A. Ames Joseph G. Hallett James T. Mulligan Josephine Spellman <i>Assistant Treasurers</i>
Arnold S. Dane <i>Clerk of Corporation</i>	

**Trustees**

G. Alpert	*L. R. Rolde
A. S. Beal	†M. Saxe
J. Cohen	S. Schein
W. L. Collins	†B. G. Shapiro
A. S. Dane	H. Singer
J. Druker	A. M. Slater
*C. S. Elkind	S. L. Slosberg
*L. Endlar	A. G. Smith
L. Flax	B. Solomon
*A. M. Ginzberg	I. Usen
†H. S. Goldberg	J. Ware, Jr.
E. S. Lebowich	*D. Weisberg
J. L. MacNeil	H. W. Whynot
J. G. Riesman	

Deposits go on interest twentieth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws  
Tuesday preceding the second Wednesday in April**The Hibernia Savings Bank****50 State Street**

Date of Incorporation, May 21, 1912

Albert P. Hill <i>President</i>	James W. Connors <i>Treasurer</i>
Thomas A. Cronin William F. Hickey <i>Vice Presidents</i>	Natale Coraine <i>Assistant Treasurer</i>
Charles B. Carroll <i>Clerk of Corporation</i>	

**Trustees**

†G. A. Benway	J. W. Mahoney
C. B. Carroll	*G. A. Maloney
J. W. Connors	*J. J. Maloney, Jr.
N. Coraine	†E. J. McDevitt
†J. J. Cotter	J. F. O'Connell, Jr.
*T. A. Cronin	J. Quincy
J. E. Downes, Jr.	J. D. Riordan
A. E. Haley	E. H. Roemer
W. F. Hickey	*W. H. Ryan
*A. P. Hill	P. P. Stuart
*J. J. Magee	

Deposits go on interest fifteenth day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws  
Tuesday preceding the second Wednesday of April**Home Savings Bank****69 Tremont Street**

Date of Incorporation, March 17, 1869

Alton P. Cole <i>President</i>	Parker O. Bullard <i>Treasurer</i>
James M. Rothwell Jerome Preston Parker O. Bullard John H. Guluzian <i>Vice Presidents</i>	Edward Norris Robert D. Miller Frederick R. Wood Brinton Watson <i>Assistant Treasurers</i>
Evelyn F. Grace <i>Clerk of Corporation</i>	

**Trustees**

D. C. Arnold	W. G. Harding
P. W. Atwood	W. A. W. Krebs
P. O. Bullard	L. H. Martin
*B. Bump	A. L. Miller
J. K. Butters	J. Preston
*A. P. Cole	H. B. Richmond
R. E. Connor	*J. M. Rothwell
*E. P. Currier	R. S. Shreve
†C. H. Curry, Jr.	*C. M. Spencer
E. L. Francis	T. E. Stevenson
†J. Greenbaum	*E. F. Tillson
J. H. Guluzian	†E. L. Twomey
*G. R. Harding	L. A. Webster

Deposits go on interest tenth day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws  
third Wednesday of December**The Hyde Park Savings Bank****1196 River Street (Hyde Park District)**

Date of Incorporation, March 11, 1871

Chester W. Hardy <i>President</i>	Arthur L. MacDonald, Jr. <i>Treasurer</i>
Percy J. Peardon Edward P. Shaw <i>Vice Presidents</i>	William W. Arbuckle Ferd C. Baxter Harlan R. Pinkham <i>Assistant Treasurers</i>
Ruth M. Sudbey <i>Clerk of Corporation</i>	William B. Harlow <i>Chairman of Board</i>

**Trustees**

J. W. Agnew	A. L. MacDonald, Jr.
W. W. Arbuckle	G. F. Marden
†P. G. Douglas	*P. J. Peardon
*M. J. Dray	D. T. Scott
*R. Freeman	E. P. Shaw
*C. W. Hardy	†S. O. Swangren
*W. B. Harlow	†G. W. Weddleton
*H. Heap, Jr.	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws  
last Wednesday in May

\*Member of Board of Investment.

†Member of Auditing Committee.

**Lincoln Savings Bank**  
**1111 Columbus Avenue**

Date of Incorporation, November 5, 1915

Robert A. MacLellan <i>President</i>	Donald B. Wallace <i>Treasurer</i>
John F. Murphy J. Frederick Clune Richard J. Condon Thomas W. Crosby Albert M. Moloney <i>Vice Presidents</i>	Henry Slide <i>Assistant Treasurer</i> Frank J. Glossa <i>Clerk of Corporation</i> Robert A. MacLellan <i>Chairman of Board</i>

*Trustees*

J. F. Bowers G. I. Breen *W. F. Carroll P. C. Cleary *J. F. Clune *J. P. Condon R. J. Condon R. J. Cotter, Jr. T. W. Crosby F. A. Davis W. T. Doyle *T. J. Flanagan D. J. Glossa D. C. Haley	J. W. Haley J. W. Hennigan R. H. Kelly †A. J. MacLellan *R. A. MacLellan T. F. Mahan †J. F. McHale A. M. Moloney *J. F. Murphy †J. G. Murphy W. J. Sheils E. J. Vogel D. B. Wallace F. A. York, Jr.
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Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in December

**Massachusetts Savings Bank**  
**52 Congress Street**

Date of Incorporation, February 17, 1870

J. Amory Jeffries <i>President</i>	Ralph S. Bell <i>Treasurer</i>
Francis B. Lothrop <i>Vice President</i>	Ainslie L. MacPhail George W. P. Blacklock <i>Assistant Treasurers</i>
Theodore Chase <i>Clerk of Corporation</i>	

*Trustees*

R. S. Bell F. H. Burr F. W. Busk T. Chase C. K. Cobb J. G. Cornish L. C. Farley, Jr. D. H. Fulton A. E. Grant D. Holmes D. Jeffries J. A. Jeffries	E. H. Kendrick D. Livingston F. B. Lothrop W. Minot G. H. Naylor, Jr. E. W. Robinson B. A. G. Thorndike F. C. Welch G. S. Weld H. T. Wiggin R. B. Williams
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Deposits go on interest first business day of each month

Dividends are payable January 2 and July 1

Annual meeting date as provided for in By-Laws third Tuesday in March

**The Provident Institution for Savings**  
**in the Town of Boston**  
**36 Temple Place—30 Winter Street**  
Date of Incorporation, December 13, 1816

**Branch Offices**  
**90 Federal Street**  
**Summer-Washington Subway**

John S. Howe <i>President</i>	Kenneth B. McMullen <i>Treasurer</i>
Leonard P. Chamberlain <i>Ezec. Vice President</i>	Bernice D. Parks Albert R. Johannesen Walter L. Bergman Dean P. Friberg <i>Assistant Treasurers</i>
Bernice D. Parks George G. Cleveland <i>Vice Presidents</i>	Edward L. Bigelow <i>Chairman of Board</i>
Wm. Arthur Dupee <i>Sec. of Corporation</i>	

*Trustees*

J. Q. Adams *O. K. Anderson *E. L. Bigelow E. L. Bigelow, Jr. D. C. Cave L. P. Chamberlain *C. E. Cotting C. C. Cunningham, Jr. L. Curtis C. Devens W. A. Dupee B. K. Elliott *D. Foster *F. C. Gray M. Gray J. Grew *H. F. Hagemann, Jr. B. M. Hall E. B. Hanify	J. S. Howe R. C. Jordan *R. Livermore, Jr. J. Lowell *R. Lowell E. Lyne †G. Olmsted, Jr. E. H. Osgood †A. H. Parker, Jr. †R. F. Perkins H. L. Shattuck *R. E. Slater L. P. Stack J. O. Stubbs *P. H. Theopold J. Vorenberg D. C. Watson O. Wolcott S. H. Wolcott, Jr.
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Deposits go on interest fifth day of each month

Dividends are payable 1st Monday in January, April, July and October

Annual meeting date as provided for in By-Laws third Tuesday of December

**South Boston Savings Bank**  
**460 West Broadway (South Boston District)**

Date of Incorporation, March 3, 1863

Chandler Bigelow <i>President</i>	Alfred W. Archibald <i>Treasurer</i>
George M. Pond Francis P. Hersey Alfred W. Archibald <i>Vice Presidents</i>	Edward G. Morse Irving L. Hobbs Margaret E. White <i>Assistant Treasurers</i>
John M. Bleakie <i>Clerk of Corporation</i>	Chandler Bigelow <i>Chairman of Board</i>

*Trustees*

A. W. Archibald C. Bigelow W. F. Birmingham J. M. Bleakie S. W. Blinstrub *H. Bowen †M. G. Chamberlin R. Cutler *F. Deane †A. L. Doggett F. E. Douglas J. Fine	H. Gambrill, Jr. *F. P. Hersey E. H. Hommel E. M. Kling J. F. Lanegan L. H. Leary *F. G. Neal *G. M. Pond R. E. Seeger †A. O. Shallna M. I. Stone *S. A. Weld
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Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

### Suffolk Franklin Savings Bank

45 Franklin Street

Date of Incorporation, March 7, 1833

#### Branch Offices

1 Tremont Street  
66 Charles Street  
6 Park Square  
205 Berkeley Street  
607 Boylston Street  
139 Massachusetts Avenue  
10 Birch Street, Roslindale

Joseph H. Bacheller, Jr. *President*  
Edward M. Kehoe *Vice President*  
Herbert W. Gray, Jr. *Treasurer*  
U. Haskell Crocker *Clerk of Corporation*

Cora I. Blanchard  
Joseph H. McLellan  
John M. George  
Douglas W. Smith *Assistant Treasurers*  
Maynard L. Harris *Chairman of Board*

#### Trustees

†F. W. Andres	E. Henderson
†H. H. Ayer	L. T. Hill
*J. H. Bacheller, Jr.	G. Howland
T. P. Beal	A. B. Hunt
G. W. Blakeley, Jr.	C. Hutchins
H. Bourneuf	K. L. Isaacs
E. D. Brooks (Hon.)	E. M. Kehoe
E. D. Brooks, Jr.	R. W. Lawson
L. W. Cabot	A. P. Loring
*R. P. Chapman	R. H. Lovell
U. H. Crocker	*J. W. Lund
L. F. Daley	†J. B. McIntosh
L. B. Damon	*H. H. Meyer
C. C. Dasey	A. O'Keeffe (Hon.)
W. R. Driver, Jr.	J. W. Olmstead
R. J. Eaton (Hon.)	J. A. Paine
R. G. Emerson	M. E. Pierce (Hon.)
J. T. Fallon	W. L. Pierce
D. Falvey	J. E. Rogerson
J. G. Flint	*W. B. Snow
E. W. Gammons	Q. W. Wales
J. F. Gerrity	S. Weeks, Jr.
F. T. Hammond, Jr.	A. Wheeler
†J. B. Harriman	W. W. Wolbach
*M. L. Harris	*H. A. Wood, Jr.

Deposits go on interest tenth day of each month  
Dividends are payable monthly on the 10th day of each month

Annual meeting date as provided for in By-Laws  
third Tuesday in December

### Union Savings Bank of Boston

69 Franklin Street

Date of Incorporation, February 8, 1865

#### Branch Offices

216 Tremont Street  
728 Washington Street, Norwood

Francis P. Brennan <i>President</i>	William H. Wragg <i>Treasurer</i>
Thomas J. McHugh	Robert W. Clifford
John C. Morrison <i>Vice Presidents</i>	Joseph G. Edwards
Ruth E. Manning <i>Clerk of Corporation</i>	Veronica E. Fitzgerald
	Herbert V. Gearty <i>Assistant Treasurers</i>

#### Trustees

*J. I. Ahern	*A. J. Kelly
J. K. Benson	W. C. Kendrick
J. C. Bothwell, Jr.	E. H. Lane
†J. K. Bottomley	W. E. Mackey
*F. B. Brennan	*T. J. McHugh
E. A. Brest	*A. C. McMenimen
F. A. Carlson	*J. C. Morrison
F. P. Carolan	C. W. Mulcahy
E. Catlin, Jr.	F. J. Muldoon
E. B. Crowley	†T. L. O'Connor
J. F. Fitzgerald	*E. J. O'Neil, Jr.
W. J. Fitzgerald	W. J. O'Sullivan
F. G. Fitzpatrick (Hon.)	L. H. Parks
†T. J. Galligan, Jr.	R. D. Patterson
W. J. Gillis	J. V. Quinlan, Jr.
W. J. Hagerty	H. H. Scott
J. J. Halloran	J. A. Walsh
F. E. Johnston	W. H. Wragg
T. M. Joyce	

Deposits go on interest tenth day of each month  
Dividends are payable January 20, April 20, July 20 and October 20

Annual meeting date as provided for in By-Laws  
April ninth

### Warren Institution for Savings

3 Park Street

Date of Incorporation, February 21, 1829

#### Branch Offices

North Station Concourse  
South Station Concourse

Archibald Dresser <i>President</i>	Albert E. Pfeifferle <i>Treasurer</i>
John P. Carr	Henry G. Hedquist
Albert E. Pfeifferle <i>Vice Presidents</i>	Johan G. W. Holmberg
Winifred H. Nash <i>Clerk of Corporation</i>	Louis W. Sheppard <i>Assistant Treasurers</i>

Archibald Dresser  
*Chairman of Board*

#### Trustees

H. R. Bartlett	†A. B. Gowing
†C. W. Blood	C. Kenny
J. P. Carr	J. F. McManmon
*D. L. Currier	T. Motley
*A. Dresser	A. E. Pfeifferle
B. A. Druker	*B. C. Tower
*J. H. Eaton, Jr.	*W. B. Tyler
B. T. Fawcett	G. Wallace
*P. W. Fitzpatrick	†J. N. Worcester

Deposits go on interest tenth day of each month  
Dividends are payable on or before the 20th day of January, April, July and October  
Annual meeting date as provided for in By-Laws  
fifth day of January

\*Member of Board of Investment.  
†Member of Auditing Committee.

**Wildey Savings Bank**

22 Boylston Street

Date of Incorporation, March 18, 1892

Leone V. Gould <i>President</i>	Emanuel H. Sanders <i>Treasurer</i>
Aubrey C. Trethewey	Bradbury H. Huff
Charles E. Gibson	William J. Collins
Verdie A. Dodds <i>Vice Presidents</i>	Assistant Treasurers
Lewis S. Burns	Arthur S. Roe
<i>Clerk of Corporation</i>	<i>Chairman of Board</i>

*Trustees*

L. S. Burns	S. W. Howe
V. A. Dodds	†E. C. Keating
E. A. Farnum	*A. S. Roe
R. FitzGerald	D. B. Ruggles
*C. E. Gibson	E. H. Sanders
*D. C. Goss	†C. Taylor
*L. V. Gould	G. P. Towle
J. M. Haffenreffer	*A. C. Trethewey
R. A. Hall	T. F. Tuttle
†R. S. Hamilton	D. W. Vose

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable May 25 and November 25  
Annual meeting date as provided for in By-Laws  
May fifteenth

**BRAINTREE****The Braintree Savings Bank**865 Washington Street  
(South Braintree District)

Date of Incorporation, March 21, 1870

Norton P. Potter <i>President</i>	Robert P. Gray <i>Treasurer</i>
Ernest T. Fulton	John M. Burchell
Mortimer N. Peck	<i>Assistant Treasurer</i>
Carroll D. Welch <i>Vice Presidents</i>	Fred W. Shaylor
	<i>Clerk of Corporation</i>

*Trustees*

H. J. Albee	F. W. Shaylor
G. W. Bryant	J. H. Swift, Jr.
*E. T. Fulton	†R. W. Sullivan
R. P. Gray	J. T. Trefry, Jr.
†R. C. Holmes	*C. D. Welch
D. K. Norris	†W. E. Westman
*M. N. Peck	*H. C. White
*N. P. Potter	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws  
third Tuesday in April

**BRIDGEWATER**

Bridgewater Savings Bank

14 Main Street

Date of Incorporation, March 19, 1872

**Branch Office**

12 West Center Street, West Bridgewater

Alfred T. Wells <i>President</i>	Frank W. Burrill <i>Treasurer</i>
Orran D. Libby <i>Vice President</i>	Ralph A. Hopkins <i>Assistant Treasurer</i>
Paul Huffington <i>Clerk of Corporation</i>	Wayne E. Clark <i>Chairman of Board</i>

*Trustees*

†A. W. Ahlberg	†J. E. Keith
R. G. Barker	†J. J. Kent
F. W. Burrill	*O. D. Libby
R. G. Clark, Jr.	R. A. McNeeland
*W. E. Clark	C. P. Resevick
*H. G. Daiker	E. W. Rice
H. M. Estabrook, Jr.	F. Sanborn
*C. A. Freeman	H. A. Sarkisian
*J. W. Johnson	†J. A. Shockey
E. M. Keith	*A. T. Wells

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws  
first Monday in April

**BROCKTON**

Brockton Savings Bank

1 North Main Street

Date of Incorporation, March 3, 1881

**Branch Offices**443 Belmont Street  
589 Centre Street

Harold S. Crocker <i>President</i>	Harry E. Adams, Jr. <i>Treasurer</i>
Harry E. Adams, Jr. <i>Exec. Vice President</i>	Frederick J. Roche
Joseph W. Keith	Walter R. Lendh
Malcolm B. Norcross <i>Vice Presidents</i>	Michael E. Tumonis
John A. Eaton, Jr. <i>Clerk of Corporation</i>	Andrew W. Carter <i>Assistant Treasurers</i>
	Harold S. Crocker <i>Chairman of Board</i>

*Trustees*

H. E. Adams, Jr.	A. L. Lane
H. A. Baynes	*F. B. Linehan
*H. S. Crocker	*A. D. Matarese
†S. W. Davis	M. B. Norcross
A. C. Doyle	E. H. O'Neill
J. A. Eaton, Jr.	†P. W. Prouty
B. C. Forsberg	†K. E. Sampson
G. O. Jenkins	*H. W. Sprague
G. E. Keith	H. L. Taylor
*J. W. Keith	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws  
first Monday of April

\*Member of Board of Investment.

†Member of Auditing Committee.



**People's Savings Bank of Brockton**  
**221 Main Street**

Date of Incorporation, February 8, 1895

George I. Crowell <i>President</i>	Deane R. MacKenzie <i>Treasurer</i>
Franklin H. Whitney <i>Exec. Vice President</i>	Frederick E. Henry Graham W. Hinckley George W. Cranford, Jr. Robert E. Swanson <i>Assistant Treasurers</i>
Herbert C. Low Roger Keith <i>Vice Presidents</i>	
William A. Ingram <i>Clerk of Corporation</i>	

*Trustees*

†J. M. Berglund	†P. H. Leavitt
*F. E. Burgess	H. C. Low
*G. I. Crowell	D. R. MacKenzie
W. E. Doyle	*A. F. Phillips
J. G. Gurney	F. W. Pope
W. A. Ingram	R. J. Potvin
*R. Keith	*R. C. Reed
R. M. Keith	†J. R. Wheatley
W. E. Keith	F. H. Whitney

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable March 1 and September 1  
 Annual meeting date as provided for in By-Laws  
 second Monday in January

**BROOKLINE**

**Brookline Savings Bank**  
**160 Washington Street**

Date of Incorporation, February 24, 1871

**Branch Offices**

**1340 Beacon Street**  
**1018 West Roxbury Parkway**  
**1014 Beacon Street**

Augustus W. Soule <i>President</i>	Adrian E. Bessey <i>Treasurer</i>
H. S. Payson Rowe	J. Stanley Lee
Franklin T. Pfaelzer, Jr.	J. Warren Vedder, Jr.
Frederick T. Pratt	Earl C. Rogers
J. Warren Vedder, Jr.	Percy S. Hardy
Adrian E. Bessey <i>Vice Presidents</i>	Georgina S. Reeser <i>Assistant Treasurers</i>
Henry D. White <i>Clerk of Corporation</i>	H. S. Payson Rowe <i>Chairman of Board</i>

*Trustees*

†H. G. Bradlee, Jr.	*F. T. Pratt
W. A. Burnham, Jr.	R. W. Pratt
F. S. Deland, Jr.	E. W. Rogers
*R. I. Hunneman	*H. S. P. Rowe
*J. H. Magee	C. F. Rowley
†H. H. Newell	*A. W. Soule
C. A. Newhall	J. W. Vedder, Jr.
*F. T. Pfaelzer, Jr.	†H. D. White

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws  
 last business day before the tenth day of January

**CAMBRIDGE**

**Cambridge Savings Bank**  
**1374 Massachusetts Avenue**

Date of Incorporation, April 2, 1834

Granville H. Beever <i>President</i>	Stuart Shaffer <i>Treasurer</i>
Henry W. Durant	James P. Butler
Stuart Shaffer <i>Vice Presidents</i>	Gilmore B. Creelman, Jr. John P. Derby Louis A. Dussault <i>Assistant Treasurers</i>
Marcus Morton <i>Clerk of Corporation</i>	

*Trustees*

†F. Adams	*H. W. Durant
F. T. Baldwin	J. H. Dyer
*R. Baldwin	*A. S. Hill
T. R. Beal	S. H. Lawton
*G. H. Beever	†J. Lintner
A. H. Brooks, Jr.	A. Morrison
†J. G. Cushman	M. Morton
R. A. Dow	E. W. Sexton
A. Drinkwater	S. Shaffer
*R. P. Dudley	K. Upton

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws  
 third Wednesday in December

**Cambridgeport Savings Bank**  
**689 Massachusetts Avenue**

Date of Incorporation, March 15, 1853

Stanley L. Brown <i>President</i>	Raymond J. Adams <i>Treasurer</i>
Joseph Guiney	John P. Geishecker
William T. Livingston	<i>Vice Treasurer</i>
Leslie C. Read	Doris A. Johnson
John W. Wood	George E. Wilson
George A. Yule <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
Albert F. White <i>Clerk of Corporation</i>	Robert E. Nutting <i>Chairman of Board</i>

*Trustees*

C. T. Abbott	J. W. Powers
J. B. Atkinson	*L. C. Read
E. L. Bennett	†N. B. Ricker
†B. H. Bowden	E. I. Snider
H. G. Bradlee	D. Spencer
*S. L. Brown	A. R. Tonon
*P. R. Corcoran	J. O. Welch
†W. P. Dole	A. F. White
*J. Guiney	C. P. Whitlock
R. D. Muzzy	*J. W. Wood
*R. F. Nutting	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 20, April 20, July 20 and October 20

Annual meeting date as provided for in By-Laws  
 third Wednesday in December

\*Member of Board of Investment.

†Member of Auditing Committee.

**East Cambridge Savings Bank****292 Cambridge Street**

Date of Incorporation, April 29, 1854

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black	David T. Brewster
Willard C. Craig <i>Vice Presidents</i>	Ralph G. Burstad
	Charles B. Cutter <i>Assistant Treasurers</i>
Norman S. Blanchard <i>Clerk of Corporation</i>	

*Trustees*

T. E. Ahern	R. R. DeGuglielmo
E. S. Black	†R. W. Fawcett
N. S. Blanchard	*J. F. Jefferson
*J. H. Campbell	*G. E. Lakschewitz
J. J. Cherkerzian	A. E. Lerman
O. D. Clark	R. A. Sheffield
†R. F. Clark	†L. O. Simonds
*W. C. Craig	*J. Thomson, Jr.
C. B. Cutter	H. C. Waddle, Sr.

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws fourth Monday of November

**CANTON**

**The Canton Institution for Savings**  
**557 Washington Street**

Date of Incorporation, March 4, 1835

Charles K. Endicott <i>President</i>	Ralph C. Jackson <i>Treasurer</i>
Paul Revere	Joseph F. Ronayne <i>Assistant Treasurer</i>
George M. Mansfield <i>Vice Presidents</i>	
Charles F. Leary <i>Clerk of Corporation</i>	

*Trustees*

†J. S. Bullock	*G. M. Mansfield
†J. H. Draper, Jr.	D. Packard
W. S. Draper, Jr.	C. W. Pinkham
*C. K. Endicott	†V. Pozzo
*F. L. Ervin	*P. Revere
*J. E. Fish	R. T. Seavey
*R. C. Jackson	J. C. Sullivan
J. L. Keeling	*R. W. Wetherbee
C. F. Leary	*R. Williams, Jr.

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Wednesday in April

**CHELSEA**

**Chelsea Savings Bank**  
**267 Broadway**

Date of Incorporation, April 28, 1854

**Branch Office**  
**10 Pleasant Street, Revere**

Lauriat Lane <i>President</i>	Arthur W. Emerson <i>Treasurer</i>
Arthur W. Emerson <i>Exec. Vice President</i>	Harold M. Cook
William J. Wauters	Ralph R. Forsman
Frederick H. Nickels <i>Vice Presidents</i>	William F. Askin, Jr.
	Kenneth Holland <i>Assistant Treasurers</i>
Francis W. K. Smith <i>Clerk of Corporation</i>	Ralph F. George <i>Chairman of Board</i>

*Trustees*

J. B. Ames	H. G. Gerrish
G. Bailey	T. F. Gibson
P. Belliveau	*L. Lane
R. E. Bennink	†J. A. Lunn
J. F. Blackman	*F. H. Nickels
F. H. Davis	*J. W. Norris
C. de Rham, Jr.	D. P. Noyes
†J. M. Dry	†G. M. Olive
O. C. Eckel	F. W. K. Smith
A. W. Emerson	J. H. Walsh
F. J. England	*W. J. Wauters
*R. F. George	D. B. Wilson

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first Wednesday in June

Wilford S. Cuthbertson <i>President</i>	William M. Beal <i>Treasurer</i>
Sidney M. Kensinger	Donald R. Stormont
Donald R. Stormont	Alfred R. Dugan
Edward P. Wells <i>Vice Presidents</i>	Henry D. Alpers
Gertrude L. Flemming <i>Clerk of Corporation</i>	Edwin C. Gardner <i>Assistant Treasurers</i>

Ichabod F. Atwood  
*Chairman of Board*

*Trustees*

*I. F. Atwood	B. R. Kiernan
W. M. Beal	F. J. Lane
A. J. Bowker	†W. L. Martin
†W. J. Creedon	W. J. Murdock, Jr.
*W. S. Cuthbertson	F. L. Patton
H. W. Dingwell	R. O. Rockwell
†P. D. Duncan	F. J. Ryan
*W. W. Dykeman	*G. W. Shepherd
P. D. Harrower	I. W. Slade
F. H. Hersom	*S. A. Smith
W. H. Hickey	D. R. Stormont
W. R. Holmes	*E. P. Wells
F. A. Johnson	S. B. Whittaker
S. M. Kensinger	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday in May

\*Member of Board of Investment.

†Member of Auditing Committee.

**County Savings Bank**  
435 Broadway

Date of Incorporation, February 27, 1890

Herbert C. Corliss <i>President</i>	Kenneth M. Smith <i>Treasurer</i>
Alton B. Atwood	C. Muriel Nickerson <i>Assistant Treasurer</i>
Peter B. Seamans <i>Vice Presidents</i>	Robert C. Seamans <i>Chairman of Board</i>

Vincent Cassani  
*Clerk of Corporation*

*Trustees*

*A. B. Atwood	C. M. Nickerson
C. N. Atwood	A. Salter
J. Bailen	†D. C. Seamans
H. R. Browne	*P. B. Seamans
W. M. Bush	*R. C. Seamans
†V. Cassani	K. M. Smith
*H. C. Corliss	F. J. Sullivan
H. W. Frost	*J. F. Tierney
S. J. Leonard	*J. F. Tierney, Jr.
E. J. McCarthy	*R. S. Wentworth
†D. J. McCarty	E. S. Wozniak

Deposits go on interest twentieth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws second Tuesday in May

**CHICOPEE**

**Chicopee Savings Bank**  
36 Center Street

Date of Incorporation, February 27, 1845

**Branch Office**

794 Memorial Drive, Chicopee Falls

J. Aime Lavallee <i>President</i>	Stephen A. Zajchowski <i>Treasurer</i>
Edward F. McDonnell	Leonard W. Hillert
Stanislaw Sitarz	George D. Ouimette
Edmund A. Roy	Albert H. Roy
Charles J. Seaver <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	J. Aime Lavallee <i>Chairman of Board</i>

Richard G. Mosher  
*Clerk of Corporation*

*Trustees*

E. W. Beauchamp	*E. F. McDonnell
D. F. Cauty	*A. C. Morse
P. H. D'Amour	R. G. Mosher
†E. R. Dupuis	†G. C. Murphy
R. E. Fontaine	*E. J. Przybyla
B. A. Galuska	*E. A. Roy
†R. W. Gelinis	*W. W. Sample
J. M. Grise, Jr.	C. J. Seaver
H. J. Kulig	S. Sitarz
*J. A. Lavallee	S. A. Zajchowski
*E. R. Lavigne	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Monday of January

**Chicopee Falls Savings Bank**  
91 Main Street (Chicopee Falls District)

Date of Incorporation, March 20, 1875

**Branch Office**

1577 Memorial Drive, Fairview District

G. Noble Davidson <i>President</i>	James P. Dout <i>Treasurer</i>
Leslie C. Taylor <i>Exec. Vice President</i>	George F. Cliche Neil W. Marshall
Lawrence R. Flint <i>Vice President</i>	Walter I. Sergienko <i>Assistant Treasurers</i>

Eugene J. O'Neil  
*Clerk of Corporation*

*Trustees*

A. Balthazar	*S. B. King
†R. E. Blank	C. S. Leonard
*G. N. Davidson	E. J. O'Neil
J. A. Deslauriers	†F. A. Rothery
*J. L. Fitzpatrick	*W. J. Strycharz
R. W. Fleury	L. C. Taylor
*L. R. Flint	E. J. Ziembra
†A. E. Gelinis	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Thursday after first Monday in December

**CLINTON**

**Clinton Savings Bank**  
200 Church Street

Date of Incorporation, May 15, 1851

John D. Hamilton <i>President</i>	James H. Wiesman <i>Treasurer</i>
John Chandler	James P. Durkin
Douglas J. Hayes <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

John J. Philbin  
*Clerk of Corporation*

*Trustees*

J. Chandler	*D. J. Hayes
C. B. Chickering (Hon.)	*A. Kuettner
N. S. Coldwell	*W. E. Miles
W. P. Constantino	E. J. Nicewicz
A. J. Friedrich	W. T. Normandin (Hon.)
†E. P. Gannon	J. J. Philbin
†P. A. Garofoli	†H. L. Robichaud
*E. F. Gibbons	G. J. Sesia
*J. D. Hamilton	J. H. Wiesman

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Monday in June

\*Member of Board of Investment.

†Member of Auditing Committee.

**COHASSET**

**Cohasset Savings Bank**  
13 Elm Street

Date of Incorporation, February 28, 1845

John Bates

Donald E. Bates

*President*

*Treasurer*

Paul T. Litchfield

Margaret M. Mulcahy

*Vice President*

*Assistant Treasurer*

T. Frederick Mulcahy

*Clerk of Corporation*

*Trustees*

D. E. Bates

†A. F. Petersen

\*J. Bates

†E. W. Pratt

\*T. Bates

\*M. B. Pratt

D. S. Campbell

R. E. Sherbrooke

\*J. H. Dean

†W. C. Swift

H. T. Gleason

R. T. Wetzler

P. T. Litchfield

\*W. C. Wheelwright

T. F. Mulcahy

Deposits go on interest first business day of each month

Dividends are payable January 6 and July 6

Annual meeting date as provided for in By-Laws second Monday in January

**CONCORD**

**The Middlesex Institution for Savings**  
46 Main Street

Date of Incorporation, March 4, 1835

**Branch Office**

315 Main Street, Acton

James R. Mercer, Jr.

John C. Collins

*President*

*Treasurer*

Egbert S. Newbury, Jr.

Whitney S. Smith

Whitney S. Smith

H. Bradford Sturtevant,

*Vice Presidents*

III

Charles D. MacPherson

*Assistant Treasurers*

*Clerk of Corporation*

*Trustees*

\*S. Buttrick

\*F. H. Lovejoy

G. W. Clark

C. D. MacPherson

J. C. Collins

\*J. R. Mercer, Jr.

R. Crafts

E. S. Newbury, Jr.

\*T. Flint

†R. J. Rodday

\*T. R. Hucksins

F. W. Smith

P. Jewell, Jr.

W. S. Smith

F. R. Johnson

\*E. K. True

W. L. Kingman

G. Wells

H. A. Laughlin

†B. Wheeler

†W. D. Locke

Deposits go on interest first day of the month if

made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws

second Tuesday in June

**CONWAY**

**Conway Savings Bank**  
Main Street

Date of Incorporation, March 10, 1887

Ralph G. Lilly

Alice M. Allis

*President*

*Treasurer*

C. Sumner Boyden

Clarence W. Boyden

Raymond S. Totman

*Clerk of Corporation*

*Vice Presidents*

*Trustees*

\*R. A. Anderson

L. W. Lagoy

\*C. S. Boyden

\*D. W. Lilly

C. W. Boyden

\*R. G. Lilly

†L. W. Graves

†R. L. Roberts

R. G. Hassell

W. O. Seibert

T. A. Herlihy

\*R. S. Totman

G. B. Hosley

†R. P. Youngquist

T. C. Kelleher

Deposits go on interest first day of the month if

made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws

last Saturday in April

**DANVERS**

**Danvers Savings Bank**  
1 Conant Street

Date of Incorporation, March 20, 1850

Charles F. Murray

Everett A. Needham

*President*

*Treasurer*

Ralph H. Gaskill

Grace L. Kirby

Harold K. Parker

William H. Price, Jr.

Donald R. Pope

*Assistant Treasurers*

Raymond S. Roberts

Harry T. Merrill

*Vice Presidents*

*Clerk of Corporation*

*Trustees*

†N. B. Caldwell

\*F. D. MacDonald

C. V. Clement, Jr.

H. T. Merrill

†J. H. Coffin

\*C. F. Murray

G. T. Creese

†H. K. Parker

†C. Elliott

\*D. R. Pope

C. E. Elliott

\*R. S. Roberts

\*R. H. Gaskill

C. S. Tapley

A. Hutchinson

C. T. Whittaker

F. H. Kirby

J. D. Woodberry

Deposits go on interest first day of the month if

made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws

third Wednesday in November

**DEDHAM**

**Dedham Institution for Savings**  
603 High Street

Date of Incorporation, March 19, 1831

**Branch Offices**

741 Providence Pike

673 High Street, Westwood

Waldo C. Hodgdon

Daniel J. Savage

*President*

*Treasurer*

Robert F. Clark

Roland E. Reid

*Exec. Vice President*

Esther J. Thunstrom

Frank W. Crocker

John D. Lund

*Vice President*

James I. Schock

*Assistant Treasurers*

Wilfred N. Day  
*Clerk of Corporation*

*Trustees*

R. Bancroft

\*N. L. Harris

C. W. Bartlett

W. P. Hersey

R. F. Clark

\*W. C. Hodgdon

F. W. Crocker

†A. Hollingsworth

W. N. Day

\*T. E. Jansen, Jr.

J. Dwinell

G. C. Lee

\*B. Fisher

\*A. T. Lyman

†P. Grant

W. J. Ripley, Jr.

D. S. Gregory

†H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of April

\*Member of Board of Investment.

†Member of Auditing Committee.



**EAST BRIDGEWATER**

**East Bridgewater Savings Bank**  
29 Bedford Street

Date of Incorporation, March 8, 1870

**Branch Office**  
1 Mattakeesett Street, Pembroke

Joseph M. Chandler <i>President</i>	Ralph H. Keith <i>Treasurer</i>
Prescott Washburn <i>Vice President</i>	Hazel A. Leland Arthur R. Bradstreet <i>Assistant Treasurers</i>
George A. Ridder <i>Clerk of Corporation</i>	Forest W. Cousins <i>Chairman of Board</i>

**Trustees**

*J. M. Chandler	H. W. Kerr
†W. M. Clark	†J. C. King
*F. W. Cousins	H. W. Kingman
H. A. Fraser	K. S. Nordin
B. F. Goss	*E. W. Nutter
R. H. Hall	*F. E. Parris
K. G. Henrich	G. A. Ridder
*F. N. Houghton	†A. C. Swanson
R. H. Keith	P. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws third Tuesday in March

**EASTHAMPTON**

**Easthampton Savings Bank**  
36 Main Street

Date of Incorporation, February 10, 1869

Howard E. Fasser <i>President</i>	Philip A. Reed <i>Treasurer</i>
Wilfred L. Richard	Traugott J. Wodicka
Edward T. O'Brien <i>Vice Presidents</i>	Robert L. Mullaly
William M. Fiske <i>Clerk of Corporation</i>	Agnes R. McLean <i>Assistant Treasurers</i>
	Howard E. Fasser <i>Chairman of Board</i>

**Trustees**

†A. I. Cartledge	J. T. Lagowski
P. J. Clapp	F. J. Modena
H. W. Conant	J. J. Moriarty, Jr.
†W. J. Czelusniak	*E. T. O'Brien
*H. E. Fasser	T. E. Parsons
W. M. Fiske	*J. S. Rapalus
A. V. Galbraith	*W. L. Richard
H. A. Goldberg	*W. E. Riedel
†W. F. Kelsey	P. Stevens

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

Annual meeting date as provided for in By-Laws second Wednesday of July

**EASTON**

**North Easton Savings Bank**  
68 Main Street (North Easton District)  
Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Aldo D. Johnson <i>Treasurer</i>
Edward M. Carr	Douglas D. Porter <i>Assistant Treasurer</i>
Roger A. McNamara <i>Vice Presidents</i>	John S. Ames, Jr. <i>Chairman of Board</i>
Elmer L. Randall <i>Clerk of Corporation</i>	

**Trustees**

D. Ames	*C. F. McCarthy
*J. S. Ames, Jr.	*R. A. McNamara
N. A. Anderson	†N. B. Morse
H. E. Boone	A. Pires
*E. M. Carr	†E. L. Randall
*R. J. Hatchfield	†S. F. Rice
A. D. Johnson	H. C. Thomas
T. Maliff	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in January

**EDGARTOWN**

**Dukes County Savings Bank**  
Main Street

Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	(Office vacant) <i>Treasurer</i>
Henry Corey	Catherine S. Gay <i>Assistant Treasurer</i>
Robert M. Love	Fred H. Chirgwin <i>Clerk of Corporation</i>
DeWolf C. Thompson <i>Vice Presidents</i>	

**Trustees**

†J. F. Campbell	W. W. Manning
F. H. Chirgwin	R. J. Mitchell
†H. Corey	*W. B. Norton
*E. E. Cushman	*J. W. Osborn
*F. S. Duarte	*D. C. Thompson
†K. T. Galley	*E. G. Tyra
A. Hall	E. W. Vincent
†R. M. Love	

Deposits go on interest fifteenth day of each month  
Dividends are payable April 15 and October 15  
Annual meeting date as provided for in By-Laws first Monday of November

**EVERETT**

**Everett Savings Bank**  
466 Broadway

Date of Incorporation, March 1, 1889

Stanley R. Gardiner <i>President</i>	Frank E. Woodward <i>Treasurer</i>
Willard C. Lombard <i>Vice President</i>	Harry E. Hall Robert M. Price <i>Assistant Treasurers</i>
Alden P. Tuells <i>Clerk of Corporation</i>	

**Trustees**

*E. H. Ahlin	W. C. Lyford
*H. Beats	H. L. Macaulay
†J. S. Beats	†H. K. Macdonald
*S. R. Gardiner	*R. K. Manning
C. A. Herne	R. K. Manning, Jr.
A. L. Holmes	†G. F. McKinnon
H. M. Jones	*E. H. Tobey
W. C. Lombard	A. P. Tuells
W. P. Lombard	F. E. Woodward

Deposits go on interest fifteenth day of each month  
Dividends are payable April 15 and October 15  
Annual meeting date as provided for in By-Laws third Thursday of April

\*Member of Board of Investment.  
†Member of Auditing Committee.

**FAIRHAVEN****Fairhaven Institution for Savings  
15 Center Street**

Date of Incorporation, February 10, 1832

John H. Seaman <i>President</i>	Orrin B. Carpenter <i>Treasurer</i>
R. Wilson Foster <i>Vice President</i>	Theresa E. Underwood Richard H. Carpenter <i>Assistant Treasurers</i>
Robert E. Browne <i>Clerk of Corporation</i>	John H. Seaman <i>Chairman of Board</i>

*Trustees*

E. G. Braley	W. K. Kuechler
R. E. Browne	L. B. Maxfield
O. B. Carpenter	†L. W. Morton
R. H. Carpenter	*J. H. Seaman
*H. A. Darwin	*C. H. Sisson
H. Fell	W. Tallman
*R. W. Foster	T. E. Underwood
†G. A. Greene	R. B. Young
†E. A. Hayward	

Deposits go on interest second Monday of each month

Dividends are payable 4th Monday of April and October

Annual meeting date as provided for in By-Laws second Monday in January

**FALL RIVER****The Citizens' Savings Bank  
4 South Main Street**

Date of Incorporation, November 15, 1851

Ray C. Bigelow <i>President</i>	John M. Parker <i>Treasurer</i>
William H. Pearce	John W. Borden
William E. Crowther	James W. Spence, Jr. <i>Assistant Treasurers</i>
Thomas J. Hudner	Warren A. Parmenter <i>Clerk of Corporation</i>
John M. Parker <i>Vice Presidents</i>	

William E. Crowther  
*Chairman of Board**Trustees*

†G. R. Ashworth	R. L. LaVault
*R. C. Bigelow	D. S. Owler
*G. W. Bliss	J. M. Parker
W. A. Brown, Jr.	W. A. Parmenter
*L. Burchard	*W. H. Pearce
†T. R. Burrell, III	W. Prescott
O. M. Cherry (Hon.)	M. R. Silva
J. H. Collins	F. E. Sullivan
*W. E. Crowther	†N. F. Thompson
H. Gottlieb	H. T. Walker
*T. J. Hudner	

Deposits go on interest first business day of each month if made on or before the ninth day of the month

Dividends are payable 2nd Monday of June and December

Annual meeting date as provided for in By-Laws second Monday of June

**Fall River Savings Bank  
141 North Main Street**

Date of Incorporation, March 11, 1828

**Branch Office**

873 County Street, Somerset

Robert F. Sykes <i>President</i>	Alston M. Rigby <i>Treasurer</i>
Edward Brayton <i>Vice President</i>	Leslie H. King Bruce A. Boudakian <i>Assistant Treasurers</i>
George M. Jackson <i>Clerk of Corporation</i>	M. Richard Brown <i>Chairman of Board</i>

*Trustees*

W. Birkett	W. G. Heath
*E. Brayton	G. M. Jackson
†L. S. Brayton	*G. E. Kay
A. J. Bridgeman	L. Mendes
*M. R. Brown	C. R. Murray
J. E. Bullock	V. M. Nanni
†F. M. Chace	A. M. Rigby
*H. W. Durfee	C. C. Smith
†R. H. Gee	*R. F. Sykes
C. H. Hawes	

Deposits go on interest fifth business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Wednesday of January

**Fall River Five Cents Savings Bank  
79 North Main Street**

Date of Incorporation, April 10, 1855

Douglas J. Richardson <i>President</i>	Lincoln P. Holmes <i>Treasurer</i>
Richard K. Hawes	Donald A. Bogle
Lincoln P. Holmes <i>Vice Presidents</i>	Joseph A. Rivard <i>Assistant Treasurers</i>

Richard K. Hawes, Jr.  
*Clerk of Corporation**Trustees*

H. Ashworth	†R. K. Hawes, Jr.
H. W. Barnett	L. P. Holmes
A. T. Buffinton	E. A. Jaffe
A. N. Clarke	*E. H. Leeming
J. A. Cohen	K. List
†F. A. Crosson	A. E. Mobouck
*J. F. Dator	H. F. Reilly
C. S. Deplitch	*D. J. Richardson
†A. R. Derbyshire	*W. F. Sanford
J. C. Fonseca, Jr.	W. F. Staples
R. Green	R. M. Thompson
*R. K. Hawes	*M. F. Welsh

Deposits go on interest first business day of each month

Dividends are payable June 10 and December 10

Annual meeting date as provided for in By-Laws first Wednesday of December

\*Member of Board of Investment.

†Member of Auditing Committee.

### Union Savings Bank 20 South Main Street

Date of Incorporation, April 24, 1869

Cyrus K. Rounseville <i>President</i>	Herbert Boothman <i>Treasurer</i>
Herbert Boothman Lincoln D. Brayton <i>Vice Presidents</i>	Edith C. Twisse James F. Borden <i>Assistant Treasurers</i>
James W. Killoran <i>Clerk of Corporation</i>	James P. Hart <i>Chairman of Board</i>

#### Trustees

D. Ashton	†C. A. Davis
*H. Ashton	A. Ehrenhaus
*W. H. Barker	*J. P. Hart
†J. F. Beckett, Jr.	J. W. Killoran
H. Boothman	†C. A. Norman, Jr.
L. D. Brayton	H. J. Regan
*P. S. Brayton	*C. C. Rounseville
F. J. Carreiro	T. F. Tansey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

Annual meeting date as provided for in By-Laws fourth Wednesday of May

### FITCHBURG Fitchburg Savings Bank 780 Main Street

Date of Incorporation, February 12, 1846

#### Branch Offices 550 Kimball Street John Fitch Highway

Robert S. Goldthwait <i>President</i>	Frederick W. Smith <i>Treasurer</i>
Richard Bullock Russell B. Lowe <i>Vice Presidents</i>	Silas E. Stowe <i>Vice Treasurer</i>
Thornton K. Ware <i>Clerk of Corporation</i>	Dwight P. Wentworth <i>Assistant Treasurer</i>

Richard Bullock  
*Chairman of Board*

#### Trustees

W. W. Aalto	V. E. Huntington
*W. B. Adams	W. Laverack
*J. B. Aubuchon	P. F. Lewis
*R. Bullock	H. V. Lindberg
E. C. Caouette	*J. H. Long, Jr.
D. Crocker	*R. B. Lowe
D. M. Crocker	F. E. Manley
N. L. Crocker	B. D. Merrill
P. W. Dawley	†A. H. Meyer
F. J. DeBonis	M. F. Shea
E. S. Echin	H. K. Simonds, Jr.
G. W. Falk	F. W. Smith
*R. S. Goldthwait	W. T. Swain
J. Grado, Jr.	C. F. Taylor
J. J. Hammond	G. R. Wallace, III
N. Harrower	†T. K. Ware
†C. F. Holt	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

### The Worcester North Savings Institution 288 Main Street

Date of Incorporation, May 26, 1868

William S. Brown <i>President</i>	Ernest J. Townsend <i>Treasurer</i>
Wilbur W. Henry <i>Vice President</i>	J. Everett White <i>Assistant Treasurer</i>
	Henry G. Bowen <i>Clerk of Corporation</i>

#### Trustees

V. A. Anderson	B. Kelly
A. Belliveau	*P. A. McKittrick
H. G. Bowen	†G. W. Munson
*W. S. Brown	*A. G. Neal
*S. F. Chittick	S. T. Orton, Jr.
B. Crocker, Jr.	H. D. Penan
N. C. Cross	R. A. Price
*E. N. Daulton, Jr.	†J. B. Reynolds
R. W. Fisher	F. M. Rhoten
J. G. Flynn	F. P. Ross
†D. D. Goodwin	J. H. Simonds
O. G. Hedstrom	E. J. Townsend
W. W. Henry	N. C. Weeks
C. A. Johnson	

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the fourth day of January

### FOXBOROUGH

#### Foxborough Savings Bank 4 School Street

Date of Incorporation, April 18, 1855

Harold W. Moore <i>President</i>	Walter E. Clarkin <i>Treasurer</i>
W. Wallace Kelley <i>Exec. Vice President</i>	Elmer L. Zeller <i>Assistant Treasurer</i>
Edwin H. Downs Donald H. Pike <i>Vice Presidents</i>	Grace E. Donovan <i>Clerk of Corporation</i>

Harold W. Moore  
*Chairman of Board*

#### Trustees

*L. L. Carpenter	*J. H. Marsden
W. E. Clarkin	W. H. McAlister
†G. E. Donovan	*H. W. Moore
*E. H. Downs	*D. H. Pike
†W. P. Fuller	J. J. Putnam (Hon.)
C. E. Holt	W. L. Sellon
†A. G. Hutchins	N. R. Smith
W. W. Kelley	R. E. Wagner

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the first Monday in June

\*Member of Board of Investment.

†Member of Auditing Committee.

**FRAMINGHAM**

**Framingham Savings Bank**  
15 Park Street

Date of Incorporation, April 23, 1883

**Branch Office**  
770 Water Street

Arthur M. Fitts, Jr. <i>President</i>	Milton E. Baldwin, Jr. <i>Treasurer</i>
Vernard J. Irvine	Charles D. Warner
Charles F. Long	Lloyd H. Gates
Herbert Schnare <i>Vice Presidents</i>	F. Crawford Reed <i>Assistant Treasurers</i>
Victor H. Galvani <i>Clerk of Corporation</i>	Arthur M. Fitts, Jr. <i>Chairman of Board</i>

*Trustees*

*A. M. Fitts, Jr.	†A. M. Mason
†V. H. Galvani	*H. E. Matheson
J. P. Hastings	†J. A. Robertson
G. H. Hulme	*H. Schnare
*V. J. Irvine	*W. F. Sullivan
*C. F. Long	†R. N. Wallis

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first business day in April

**FRANKLIN**

**Benjamin Franklin Savings Bank**  
58 Main Street

Date of Incorporation, February 20, 1871

Clinton S. Clark <i>President</i>	John R. Goodwin <i>Treasurer</i>
Lewis J. Cataldo	William R. Feeley <i>Assistant Treasurer</i>
Warren R. Gilmore	Edmund J. Keefe <i>Clerk of Corporation</i>
Donald S. Mackintosh <i>Vice Presidents</i>	

*Trustees*

H. C. Abbott	J. R. Goodwin
S. Atwood	†W. B. Goodwin
C. H. Carlson (Hon.)	M. J. Kearney
*L. J. Cataldo	E. J. Keefe
P. N. Chick	*T. F. Keefe
J. W. Chilson	C. H. Lawrence (Hon.)
*C. S. Clark	*D. S. Mackintosh
†H. J. Cook	D. J. Mann
†G. W. Dana	*R. N. Peterson
W. R. Feeley	*A. E. Rockwood
*W. R. Gilmore	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws fourth Monday of October

**GARDNER**

**The Gardner Savings Bank**  
29 Parker Street

Date of Incorporation, May 26, 1868

Warren S. Shepard <i>President</i>	Robert N. Ellis <i>Treasurer</i>
Isaac B. Howe	Thomas R. Mailloux <i>Assistant Treasurer</i>
Edmund L. Nichols <i>Vice Presidents</i>	Agnes M. Payne <i>Clerk of Corporation</i>
Warren S. Shepard <i>Chairman of Board</i>	

*Trustees*

*P. A. Bjurling	V. W. Howe
S. A. Brooks	†T. P. Kelly, Sr.
†P. R. Bryant	R. A. Keyworth
J. A. Dunn	*E. F. Leach
R. N. Ellis	†M. A. Moore
R. N. Greenwood	*C. E. Nichols
G. H. Heywood, Jr.	E. L. Nichols
*I. B. Howe	*W. S. Shepard

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

**GEORGETOWN**

**Georgetown Savings Bank**  
7 North Street

Date of Incorporation, May 26, 1868

Robert F. Metcalf <i>President</i>	Guy A. Minchin <i>Treasurer</i>
Frank M. Meader <i>Vice President</i>	Ruth B. Stetson <i>Assistant Treasurer</i>
William C. Stetson <i>Clerk of Corporation</i>	Dudley M. Tenney <i>Chairman of Board</i>

*Trustees*

C. G. Baker	†R. Perley
*D. C. Elliott	W. S. Phillips
F. H. Harriman	†H. N. Pingree
M. R. Kelloway	*S. M. Rogers
F. M. Meader	*M. W. Smallwood
R. F. Metcalf	W. C. Stetson
*G. A. Minchin	*D. M. Tenney
†H. C. Perley	

Deposits go on interest fifteenth day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws second Tuesday in May

\*Member of Board of Investment.

†Member of Auditing Committee.



**GLOUCESTER**

**Cape Ann Savings Bank**  
109 Main Street

Date of Incorporation, April 15, 1846

Temple A. Bradley <i>President</i>	Charles W. Lowrie <i>Treasurer</i>
William S. Webber <i>Vice President</i>	Carrie E. Christensen Henry A. Jones <i>Assistant Treasurers</i>
Robert F. Marshall <i>Clerk of Corporation</i>	William Moore <i>Chairman of Board</i>

*Trustees*

J. H. Bagshaw	†H. L. Jodrey, Jr.
H. Bell	C. W. Lowrie
W. R. Bishop	L. C. McEwen
T. A. Bradley	†R. F. Marshall
*H. C. Dexter	*W. Moore
N. A. Faulk	E. Morley
†J. H. Griffin	A. S. Murch, Jr.
R. J. Harris	*L. N. Peterson
*C. T. Heberle	*W. S. Webber

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in January

**GREAT BARRINGTON**

**Great Barrington Savings Bank**  
244 Main Street

Date of Incorporation, February 23, 1869

(Office vacant) <i>President</i>	R. Gordon Granger <i>Treasurer</i>
Peter I. Adams <i>Vice President</i>	George P. Adams James R. Humphrey Emma H. Stanton <i>Assistant Treasurers</i>
George R. McCormick <i>Clerk of Corporation</i>	

*Trustees*

*P. I. Adams	R. G. Granger
R. B. Anderson	†W. B. Hall
*H. S. Andrews	†F. E. Harmon
J. F. Cook	J. E. Kimball, Jr.
W. F. Dempsey	*M. E. Leafgreen
C. W. Dolby	†G. R. McCormick
H. H. Erbe	H. R. Sheldon
*W. F. Flaherty	H. K. Turner
*M. J. Gilligan	R. F. Tyler (Hon.)

Deposits go on interest first day of each month if made on or before the ninth day of the month

Dividend are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday of November

**GREENFIELD**

**The Franklin Savings Institution**  
332 Main Street

Date of Incorporation, April 2, 1834

Thomas W. Symons <i>President</i>	E. Russell Alexander <i>Treasurer</i>
John C. Nettleton <i>Vice President</i>	Richard D. St. Peter Richard M. Cromack <i>Assistant Treasurers</i>
	Paul W. Bittner <i>Clerk of Corporation</i>

*Trustees*

J. B. Baker	J. J. Owen
J. T. Bartlett	F. H. Reed
H. J. Cadwell	*P. Rogers
C. F. Clark	*J. W. Smead
S. L. Cohn	†C. F. Smith
I. N. Esleeck, Jr.	*C. N. Stoddard, Jr.
R. S. Harper	†C. S. Strecker
*D. C. Lunt	*T. W. Symons
†D. C. Lunt, Jr.	

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws last Tuesday in November

**Greenfield Savings Bank**  
400 Main Street

Date of Incorporation, March 19, 1869

William S. Keith <i>President</i>	Sidney W. Parsons <i>Treasurer</i>
Sidney W. Parsons <i>Vice President</i>	Warren O. Weir Matthew N. Polo T. Fay A. Boyden <i>Assistant Treasurers</i>
Samuel T. Tisdale <i>Clerk of Corporation</i>	

*Trustees*

A. B. Allen	*W. S. Keith
L. M. Cairns	†R. T. Lyman
L. J. Clapp	S. W. Parsons
†F. B. Dole	*J. B. Roys
H. V. Erickson	E. Shortell
†R. J. Farr	L. J. Stiles
*L. B. Fortin	*D. B. Swain
*W. C. Gates	S. T. Tisdale
G. J. Hayer	W. O. Weir
W. J. Hosmer	S. A. Yetter

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in December

\*Member of Board of Investment.

†Member of Auditing Committee.

**HARWICH**

**Cape Cod Five Cents Savings Bank**  
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

**Branch Offices**

**Main Street, Chatham**  
**G.A.R. Highway, Orleans**

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
Ida M. Taylor	Eleanor A. Lake
Benjamin O. Eldredge <i>Vice Presidents</i>	Milton L. Cahoon
Leroy A. Anderson <i>Clerk of Corporation</i>	Clifton F. Crosby <i>Assistant Treasurers</i>

Ralph B. Snow  
*Chairman of Board*

**Trustees**

†R. E. Allen	†C. L. Goodspeed
L. A. Anderson	*U. S. Livingston
K. B. Brown	†O. T. Murray
O. J. Cahoon	*D. S. Sears
*H. T. Crocker	*R. B. Snow
*B. O. Eldredge	K. A. Sparrow
C. K. Eldredge	I. M. Taylor
E. E. Eldredge	

Deposits go on interest second Wednesday of each month

Dividends are payable 2nd Wednesday of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

**HAVERHILL**

**Haverhill Savings Bank**  
153 Merrimack Street

Date of Incorporation, February 8, 1828

**Branch Office**

**16 Main Street, Topsfield**

Lawrence J. Ewing <i>President</i>	Charles E. Curtis <i>Clerk of Corporation</i>
Stanwood D. Evans <i>Exec. Vice President</i>	Philip C. Hefner <i>Treasurer</i>
Donald K. Laing	Donald E. Fletcher
John E. Veasey <i>Vice Presidents</i>	Genevieve D. Mack <i>Assistant Treasurers</i>

**Trustees**

†C. T. Bixby	*J. J. Fahey
*G. H. Bixby	D. W. Goodwin
W. C. Brooks	†S. P. Horne
T. E. Cargill, Jr.	†C. F. Johnson
C. E. Curtis	F. E. Malcolm
W. E. Dorman	*G. E. McGregor
S. D. Evans	*L. M. Poore
*L. J. Ewing	M. H. Smith
L. J. Ewing, Jr.	L. R. Yeo

Deposits go on interest third Monday of the month if deposited within nine days after the third Monday of each month

Dividends are payable 3rd Monday of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in December

**Pentucket Five Cents Savings Bank**  
35 Merrimack Street

Date of Incorporation, March 17, 1891

**Branch Office**

**46 Washington Street**

Henry L. Wallace <i>President</i>	Millard S. Bishop <i>Treasurer</i>
Millard S. Bishop	Clyde G. Page
Aaron Hoyt	Stewart M. Mattinson
J. Storer MacDougall <i>Vice Presidents</i>	Arthur L. Shattuck
George M. Goodwin <i>Clerk of Corporation</i>	Robert D. Mills <i>Assistant Treasurers</i>

**Trustees**

D. B. Allan	*J. S. MacDougall, Jr.
M. S. Bishop	*B. McGregor
K. Davis	G. E. McGregor, Jr.
G. M. Goodwin	R. H. Morse
†C. E. Haseltine	*A. G. Nichols
*A. Hoyt	†I. G. Nutter
*C. L. Hoyt	†R. Pike, Jr.
B. C. Juddins	R. S. Seavey
H. A. Lockhart	E. K. Shaw
*J. S. MacDougall	*H. L. Wallace

Deposit go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of January

**HINGHAM**

**The Hingham Institution for Savings**  
55 Main Street

Date of Incorporation, April 2, 1834

Albert W. Tweedy <i>President</i>	Malcolm V. Cann <i>Treasurer</i>
Louville F. Niles <i>Vice President</i>	Wilfred H. Creighton
William L. Howard <i>Clerk of Corporation</i>	Dorothy V. McKay <i>Assistant Treasurers</i>

Albert W. Tweedy  
*Chairman of Board*

**Trustees**

†J. P. Barnes	†M. C. Newell
M. V. Cann	L. F. Niles
*W. B. Downey	*J. A. Parrish
E. F. Endicott	C. Salmon
*L. W. Foster	P. A. Stoddard
†L. L. Howard	*A. W. Tweedy
W. L. Howard	F. V. Ward
*J. C. Loring	

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in January

\*Member of Board of Investment.

†Member of Auditing Committee.

**HOLYOKE**

**Holyoke Savings Bank**  
143 Chestnut Street

Date of Incorporation, February 21, 1855

**Branch Offices**  
20 Canal Street  
213 South Street

William H. Smith, 2nd <i>President</i>	Leonard M. Baldwin <i>Vice Treasurer</i>
Edward P. White <i>Vice President</i>	Joseph H. Benger Frederic F. Isakson
Edward F. Day <i>Clerk of Corporation</i>	William M. Minkley Walter R. Nofke
Earl Duncan <i>Treasurer</i>	Gerard P. Richards <i>Assistant Treasurers</i>

**Trustees**

B. Alderman	†R. E. McCorkindale
†H. H. Allen	*G. F. Murray
*S. R. Allyn	†R. R. Nickerson
J. L. Barowsky	L. F. Oldershaw
J. S. Begley	R. H. Russell
*R. P. Blount	L. J. Simard
J. W. Coffman	P. S. Sinclair
E. F. Day	*W. H. Smith, 2nd
*E. Docherty	*H. J. Szweczynski
M. A. Donahue	R. P. Towne
*W. Dwight	E. P. White
R. J. Harrington	R. C. Whiting

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Monday of January

**Mechanics' Savings Bank**  
347 Dwight Street

Date of Incorporation, March 19, 1872

**Branch Offices**  
1642 Northampton Street  
40 Bridge Street, South Hadley Falls

Wayne Alderman <i>President</i>	Robert F. Batchelor <i>Treasurer</i>
Robert F. Batchelor	James G. Haggerty
John M. Dorman <i>Vice Presidents</i>	Robert C. Henneman
Hugh J. Corcoran <i>Clerk of Corporation</i>	Eleanor W. Malone <i>Assistant Treasurers</i>

**Trustees**

*W. Alderman	J. N. Hazen (Hon.)
†E. H. Allen	C. H. Kent (Hon.)
E. P. Bagg, III	†O. C. Kohler
R. E. Barrett, Jr.	A. J. Marquis
R. F. Batchelor	*E. W. Mason, Jr.
*H. V. Burgee	C. F. Moriarty (Hon.)
F. E. Button	*N. S. Reynolds
*F. H. Cataldo	A. Saltman
H. J. Corcoran	A. E. Sheldon (Hon.)
†J. T. Downing	*R. K. Steiger
D. R. Dwight	R. M. Weiser (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws third Monday of May

**Peoples Savings Bank**  
314 High Street

Date of Incorporation, March 19, 1885

Lewis J. Lamont <i>President</i>	Warren A. Rhoades <i>Treasurer</i>
Donald R. Taber <i>Vice President</i>	Stephen W. Carpenter, Jr.
Donald McCorkindale <i>Clerk of Corporation</i>	Michael J. Clifford
	Paul T. Smith <i>Assistant Treasurers</i>

Russell L. Davenport  
*Chairman of Board*

**Trustees**

E. C. Alger	H. V. Higgins
†F. P. Barrett	P. M. Judd (Hon.)
†A. F. Bollenbach	*L. J. Lamont
R. A. Brainerd	*V. A. Langelier, Jr.
B. W. Childs	D. McCorkindale
J. V. Czelusniak	D. J. O'Connell
*R. L. Davenport	S. Resnic
†J. E. Driscoll	W. G. Rogers
*F. R. Green	*D. R. Taber

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws third Wednesday of April

**HOPKINTON**

**Holliston-Hopkinton Savings Bank**  
10 Main Street, Hopkinton

Date of Incorporation, March 23, 1867

**Branch Office**  
763 Washington Street, Holliston

Edward G. Fischer <i>President</i>	Milton C. Kling <i>Treasurer</i>
William T. Hamilton	Doris M. Taylor
Louis J. Maeder <i>Vice Presidents</i>	Beatrice H. Holt
Wallace P. Watts <i>Clerk of Corporation</i>	Erma I. Mouzar
	Ethel A. Vaughan <i>Assistant Treasurers</i>

**Trustees**

*R. H. Adams	E. S. Holbrook
†C. O. Bartlett	K. M. Holt
C. C. Cleverly	M. C. Kling
†F. F. Cole	*L. J. Maeder
†L. H. Cox	*C. H. Melvin
*F. B. Doughty	G. W. Morse
C. D. Farrar	*E. D. Olmstead
†F. F. Fecteau	S. D. Olmstead
E. G. Fischer	F. R. Sullivan
R. D. Fisher	A. C. Waite (Hon.)
†E. W. Flood	W. P. Watts
I. T. Gunn	C. A. Williams
*W. T. Hamilton	*H. B. Youngling

Deposits go on interest last business day of each month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

**HUDSON****Hudson Savings Bank**  
42 Main Street

Date of Incorporation, February 26, 1869

Russell C. Holden <i>President</i>	Donald H. Wheeler <i>Treasurer</i>
Ralph Fieldsend Harold A. Priest <i>Vice Presidents</i>	Lillian M. Brigham Norman C. Seaquist <i>Assistant Treasurers</i>
August G. Bonazzoli <i>Clerk of Corporation</i>	Clarence H. Robinson <i>Hon. Chairman of Board</i>

*Trustees*

A. G. Bonazzoli	D. F. Lamson
†H. J. Danner	†E. F. Morgan, Jr.
R. T. Dawes	A. K. Parker
†H. G. Field	J. J. Plant
A. T. Fieldsend	*H. A. Priest
*R. Fieldsend	*C. H. Robinson
I. G. Gould	J. H. Schaaf
*R. C. Holden	W. F. Smith
W. T. Hood	D. H. Wheeler
*C. T. Lamson	H. C. Whitcomb

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws second Thursday in April

**IPSWICH****Ipswich Savings Bank**  
23 Market Street

Date of Incorporation, March 20, 1869

Charles E. Goodhue, Jr. <i>President</i>	Melvin W. Buker <i>Treasurer</i>
Gardiner A. Bolles Paul R. Goodhue <i>Vice Presidents</i>	Robert G. VanHorn James C. Lahar <i>Assistant Treasurers</i>
Francis H. Whipple <i>Clerk of Corporation</i>	Paul R. Goodhue <i>Chairman of Board</i>

*Trustees*

M. C. Arthur	W. E. Hall
*G. A. Bolles	J. A. Kaszuba
*B. K. Collins	*S. H. Perley
F. L. Collins	*J. Richardson
†K. A. Ebinger	S. N. Soffron
C. E. Goodhue, Jr.	†J. L. Tedford
*P. R. Goodhue	†F. H. Whipple

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday of April

**LAWRENCE****Broadway Savings Bank**  
454 Essex Street

Date of Incorporation, March 9, 1872

Ernest W. Roebuck <i>President</i>	Roland H. Sherman <i>Clerk of Corporation</i>
Joseph F. Bacigalupo Raymond J. Telford <i>Vice Presidents</i>	Raymond J. Telford <i>Treasurer</i>
Arthur Sweeney <i>Chairman of Board</i>	

*Trustees*

*J. F. Bacigalupo	C. D. McDuffe
J. H. Barrington	†M. J. Meyers
S. J. Basile	E. W. Roebuck
†J. T. Batal	R. H. Sherman
J. L. Dean	*C. F. Smith
J. F. Glynn	*H. M. Stillman
G. W. Hamblet	J. A. Stundza
G. W. Hamblet, Jr.	*A. Sweeney
F. B. Kittredge	W. N. Webster
†S. F. LoPiano, Jr.	*E. L. Wilkinson
C. J. McCabe	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Tuesday in November

**Community Savings Bank**  
450 Essex Street

Date of Incorporation, May 8, 1935

**Branch Office**  
305 South Broadway

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen, Jr. <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

*Trustees*

F. A. Bernardin	†G. E. Goodman
S. H. Brennan, Jr.	*A. E. Jewell
†W. T. Bride	M. A. Landers
*M. J. Caplan	F. J. Leone
J. A. Comber	T. Longworth
J. J. Dineen, Jr.	*J. J. Muldowney
†J. P. S. Doherty	D. J. Murphy, Jr.
J. J. D'Urso	*T. J. Pearson
*J. E. Fenton	J. Petralia
R. J. Fraser	N. H. Rodd

Deposits go on interest last day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in December

\*Member of Board of Investment.

†Member of Auditing Committee.



**Essex Savings Bank**  
290-296 Essex Street

Date of Incorporation, March 15, 1847

**Branch Offices**  
555 Broadway  
460 South Union Street

Winthrop Newcomb  
*President*

Harold T. Houston  
Russell W. Knight  
John E. Abercrombie  
Arthur R. Atkinson  
*Vice Presidents*

Norman L. Miller  
*Treasurer*

William A. Hilbert  
George F. Hanson  
*Assistant Treasurers*  
James H. Eaton  
*Clerk of Corporation*

*Trustees*

R. R. Bernardin	L. N. Hutchinson
†W. E. Casey	*M. W. Kenney
W. B. Duffy	R. W. Knight
J. H. Eaton	*W. Newcomb
†L. M. Eidam	A. A. Thomson
†C. R. Harrison	R. A. Watters
*H. T. Houston	*R. A. Woodcock

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15  
and October 15

Annual meeting date as provided for in By-Laws  
third Tuesday in November

**Lawrence Savings Bank**  
255 Essex Street

Date of Incorporation, March 10, 1868

Alfred H. Smith  
*President*

A. Murray Howe  
Matilda G. Caliri  
Lorraine C. Mulreany  
Charles M. Poore  
*Vice Presidents*

William H. Keller  
*Clerk of Corporation*

Roger N. Bower  
*Treasurer*

Donald E. Anderson  
Gusta H. Larson  
*Assistant Treasurers*  
Harold S. Buckley  
*Chairman of Board*

*Trustees*

*A. J. Battershill	†R. G. Locke
*E. A. Bernardin	V. C. Manzi
*H. S. Buckley	V. J. Mill, Jr.
†H. J. Bunting	C. E. Morrison, Jr.
J. V. Caliri	M. F. Norwood
*B. R. Cleveland	*H. H. Petzold
P. D. Dalrymple	C. M. Poore
A. J. Dandreta	I. W. Sargent (Hon.)
J. J. DiSalvo	*A. H. Smith
C. G. Hatch	B. E. Smith
*A. M. Howe	†R. A. Smith
H. A. Johnson	D. K. Webster
W. H. Keller	

Deposits go on interest last business day of the  
month if made on or before the ninth day of the  
following month

Dividends are payable last business day of April  
and October

Annual meeting date as provided for in By-Laws  
first Monday in May

**LEE**

**Lee Savings Bank**  
75 Park Street

Date of Incorporation, March 5, 1852

Albert N. Nettleton  
*President*

Earl M. Baldwin  
Harry M. Keating  
Alba A. Pasco  
Charles G. Tucker  
*Vice Presidents*

Charles M. Tacy  
*Treasurer*

Alba A. Pasco  
Barbara A. Jones  
*Assistant Treasurers*  
John P. Palmer  
*Chairman of Board*

James I. Brown  
*Clerk of Corporation*

*Trustees*

*E. M. Baldwin	*H. M. Keating
J. I. Brown	A. N. Nettleton
*E. J. Cerruti	*J. P. Palmer
†E. R. Christenson	R. E. Sitzer
F. G. Fanning	†F. H. Vohr
†R. Forman	*G. S. Wickham

Deposits go on interest first day of the month if  
made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws  
second Wednesday of June

**LEICESTER**

**Leicester Savings Bank**  
1084 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane  
*President*

Walter A. McMullin  
C. John W. Sperry  
*Vice Presidents*

Walter A. McMullin  
*Treasurer*

William J. Harmon  
*Assistant Treasurer*

Francis E. Kennedy  
*Clerk of Corporation*

*Trustees*

*E. M. Bacon	W. A. McMullin
*J. W. Copeland	W. A. Proctor
†P. E. Dow	*R. R. Rossley
†F. W. Flint	*H. O. Smith
W. J. Harmon	†A. B. Southwick
F. E. Kennedy	*C. J. W. Sperry
*W. C. Lane	*W. N. Sprague

Deposits go on interest first day of the month if  
made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws  
third Thursday in May

\*Member of Board of Investment.

†Member of Auditing Committee.

## LENOX

Lenox Savings Bank  
35 Main Street

Date of Incorporation, April 4, 1890

J. Burrell Fielding <i>President</i>	William D. Roche <i>Treasurer</i>
David T. Dana, Jr. William D. Roche <i>Vice Presidents</i>	Edward S. Harubin Wallace A. Tanner <i>Assistant Treasurers</i>
James H. Pelton <i>Clerk of Corporation</i>	

## Trustees

*L. H. Bull	G. E. Mole
†W. H. Clifford	J. H. Pelton
*W. M. Coakley	E. J. Roche
*D. T. Dana, Jr.	W. D. Roche
*J. B. Fielding	†J. N. Walsh
D. E. Herrick	J. H. Woodger
*W. E. Lahart	†A. Wylie
W. T. Lahart	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws last Monday in March

## LEOMINSTER

Leominster Savings Bank  
15 Monument Square

Date of Incorporation, March 16, 1865

James H. Arnold <i>President</i>	Bowers A. Fischer <i>Treasurer</i>
Charles D. Bent	Richard A. Bergman
Ralph A. Robertson <i>Vice Presidents</i>	Bentley A. Foster Joseph S. Kibling <i>Assistant Treasurers</i>

Albert O. Bell  
*Clerk of Corporation*

## Trustees

*J. H. Arnold	*M. B. Johnson
*T. F. Bagley	†A. G. Kennard
A. O. Bell	D. A. Lubin
*C. D. Bent	W. M. Marshall
G. H. Cook, Jr.	W. M. Mayo, Jr.
B. A. Fischer	†R. L. Newton
H. Fontaine	*R. A. Robertson
D. H. Goodell	†H. L. Wilkinson
W. James	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Tuesday in January

## LEXINGTON

Lexington Savings Bank  
1776 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
Joseph R. Cotton William G. Potter Carroll C. Taylor <i>Vice Presidents</i>	Ronald E. Seested Kenneth B. Feeney <i>Assistant Treasurers</i> Ronald D. Brown <i>Clerk of Corporation</i>

## Trustees

†R. D. Brown	†R. B. Kent
J. R. Cotton	D. A. Lynch
*R. P. Cromwell	E. C. Martin
R. S. Davenport	*J. McLachlan
R. H. Davis	H. S. O. Nichols
J. H. Duffy	*S. I. Phalen
E. D. Duncan	M. T. Potter
C. S. Elliott	*W. G. Potter
G. W. Emery	L. T. Redman
L. M. Foster	*C. E. Scribner
†G. E. Graves	*C. C. Taylor
L. L. Hoyt	E. B. Worthen, Jr.

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in March

## LOWELL

The Central Savings Bank  
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Hans H. Schliebus <i>Treasurer</i>
Hans H. Schliebus <i>Exec. Vice President</i>	Gerald F. Bolton J. Donald Adams Paul S. Rousseau <i>Assistant Treasurers</i>
George H. Upton <i>Vice President</i>	

Elliott T. Cowdrey  
*Clerk of Corporation*

## Trustees

M. Barlofsky	†B. A. McKittrick
*H. E. Clayton	†R. T. Morse
E. T. Cowdrey	*W. L. Rust
F. B. Emerson, 2nd	H. H. Schliebus
H. E. Fletcher	W. T. Sheppard
J. J. Gaffney, Jr.	E. B. Stevens
†P. A. Gagnon	*G. H. Upton
*C. J. Lombard	W. C. Wilson
N. P. Mason	W. C. Wilson, Jr.

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Monday after the first Saturday in February

\*Member of Board of Investment.

†Member of Auditing Committee.

**The Lowell Five Cent Savings Bank**  
34 John Street

Date of Incorporation, April 12, 1854

**Branch Offices**  
200 Central Street  
406 Boston Road, Billerica  
35 Boston Road, Chelmsford  
12 Vinal Square, North Chelmsford  
1777 Main Street, Tewksbury

Harold K. Bartlett <i>President</i>	Edward N. Lamson <i>Treasurer</i>
Edward N. Lamson <i>Exec. Vice President</i>	William B. Toohey
Robert A. Abbott	Ida A. Bell
Charles E. Boles	James L. Cashman
Arthur L. Eno	Edwin M. Jewett
Frederick A. Flather	Robert C. Long
Earl M. Gray	Roy A. Morgan
Paul L. Perkins	John C. Sherwood
John W. Robinson	Elton L. F. Silk
William A. Thompson	Gerald R. Wallace <i>Assistant Treasurers</i>
Alvah H. Weaver <i>Vice Presidents</i>	B. Randolph Cady <i>Clerk of Corporation</i>

Thomas T. Clark  
*Chairman of Board*

*Trustees*

*R. A. Abbott	H. J. Hall
A. C. Antonopoulos	B. A. Harless
G. Archer	†E. Harrington
*H. K. Bartlett	J. Harvey
*L. H. Beaulieu	J. R. Havey
C. E. Boles	R. H. Hildreth
G. E. Branch	V. Hockmeyer
M. J. Brown	B. D. Lambert
G. A. Byam	E. N. Lamson
B. R. Cady	H. H. Leighton
M. S. Chute	*A. L. Levine
P. H. Clark	H. D. Macdonald
*T. T. Clark	W. A. McDonnell
*A. W. Colburn	G. C. McIntyre
†D. F. Connors	V. P. Morton
J. F. Conway, Jr.	J. F. O'Donnell
J. P. Curran	*E. P. O'Loughlin
A. L. Eno	*C. R. Page
C. F. Fairbanks, II	P. L. Perkins
F. Flather	J. W. Robinson
F. A. Flather	*J. T. Stevens
W. B. French	W. A. Thompson
†W. Georges	*A. H. Weaver
*E. M. Gray	

Deposits go on interest fifteenth day of each month  
Dividends are payable April 15 and October 15  
Annual meeting date as provided for in By-Laws  
second Monday in January

**Lowell Institution for Savings**  
18 Shattuck Street

Date of Incorporation, February 20, 1829

**Branch Offices**  
350 Westford Street  
1209 Bridge Street

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Randall B. Houghton <i>Vice President</i>	Alfred E. Ekberg
Branford S. Brennon <i>Clerk of Corporation</i>	Jane P. Kopycinski <i>Assistant Treasurers</i>
	Henry F. Fessenden <i>Chairman of Board</i>

*Trustees*

G. W. Boyce	*R. B. Houghton
B. S. Brennon	J. R. Mansfield, Jr.
*H. E. Clayton, Jr.	†R. W. McKittrick
†E. F. Crane	*R. H. Olney
R. E. Derby, Sr.	J. G. Picard
F. B. Downs	P. J. Spencer
†H. F. Fessenden	*D. F. Sullivan
*H. E. Hollingworth	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws  
Friday preceding last business day in April

**Washington Savings Bank**  
30 Middlesex Street

Date of Incorporation, April 6, 1892

William F. Farrell <i>President</i>	Raymond J. Daley <i>Treasurer</i>
Frank D. Donovan	John J. Hogan, Jr. <i>Assistant Treasurer</i>
Joseph W. Green <i>Vice Presidents</i>	

William H. Sullivan, Sr.  
*Clerk of Corporation*

*Trustees*

†T. A. Callahan	*H. W. Healey
R. J. Daley	*J. J. Hogan
*F. D. Donovan	J. J. Hogan, Jr.
R. G. Drury	M. J. Lydon
*W. F. Farrell	†D. L. McArdle
W. L. Gookin	J. Stagnone
*J. W. Green	†W. H. Sullivan, Sr.

Deposits go on interest tenth day of each month  
Dividends are payable February 10 and August 10  
Annual meeting date as provided for in By-Laws  
August ninth

\*Member of Board of Investment.  
†Member of Auditing Committee.

**LUDLOW**

**Ludlow Savings Bank**  
33 Center Street

Date of Incorporation, February 23, 1888

**Branch Offices**

**220 Main Street, Belchertown**  
**464 Main Street, Wilbraham**  
29 Center Street

Otto A. Peterson <i>President</i>	Howard K. Rodenhizer <i>Treasurer</i>
Irving J. Cordner	William G. Milroy
Robert M. Mackintosh	Walter M. Bowles <i>Assistant Treasurers</i>
Stanley S. Stusick <i>Vice Presidents</i>	

Paul R. Baird  
*Clerk of Corporation*

**Trustees**

J. C. Almeida	*F. J. Livi
P. R. Baird	*R. M. Mackintosh
†A. J. Boilard	*A. L. Martin
H. M. Carnevale	R. R. Meunier
C. H. Colwell	D. B. Miller
I. J. Cordner	M. R. Nakashian
J. P. Cornack	*O. A. Peterson
A. H. Fuller	H. K. Rodenhizer
O. K. Gilbert	S. S. Stusick
*C. F. Gillan	†A. P. Trombly
A. A. Hudson	S. W. Wheeler
†A. J. Letourneau	P. D. Wilson

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday of April

**LYNN**

**Lynn Five Cents Savings Bank**  
112 Market Street

Date of Incorporation, May 15, 1855

**Branch Offices**

**286 Humphrey Street, Swampscott**  
**New England Shopping Center, Saugus**

Crawford H. Stocker, Jr. <i>President</i>	Harold P. Symmes <i>Treasurer</i>
Lawrence E. Brown	William H. Goss
Chester L. Nourse, Jr. <i>Vice Presidents</i>	Carl R. Perry
Taylor B. Yeakley <i>Clerk of Corporation</i>	Gertrude E. Majeska <i>Assistant Treasurers</i>

**Trustees**

J. M. Barnes	L. V. MacDuff
*S. W. Bradley	C. L. Nourse, Jr.
*R. P. Breed	G. E. Rafferty
R. P. Breed, Jr.	*T. W. Rogers
†W. J. Breed	*M. W. Rolfe
L. E. Brown	C. F. Smith, Jr.
†H. A. Durkee	D. H. Smith
C. E. Harwood	H. C. Smith
†J. M. Hoague	*C. H. Stocker, Jr.
†R. F. Hunter	H. P. Symmes
L. B. Leonard	T. B. Yeakley

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Monday in January

**Lynn Institution for Savings**  
25 Exchange Street

Date of Incorporation, June 20, 1826

**Branch Offices**

**134 Boston Street**  
**191 Lynnway**  
**771 Salem Street, Lynnfield**

Howard L. Huxtable <i>President</i>	Charles E. Cain <i>Treasurer</i>
Alfred E. Chase	Harry E. Fuller
Henry R. Mayo, Jr. <i>Vice Presidents</i>	Robert P. Gardner
Frederick E. Bowers <i>Clerk of Corporation</i>	William E. Quinn
	John R. Sullivan <i>Assistant Treasurers</i>

**Trustees**

D. F. Allen	*H. L. Huxtable
H. E. Ayer	R. H. Illingworth
R. Barnet	*H. M. Kelley
F. E. Bowers	*H. R. Mayo, Jr.
T. S. Bubier	M. F. McGrath
C. E. Cain	G. R. Morgan
*A. E. Chase	C. B. Newhall
*T. D. Chatfield	E. F. Nichols
†V. A. Childs	J. F. Phillips
†J. A. Cook	E. B. Redfield, Jr.
A. B. Durkee	H. L. Ross
†W. N. Eichorn	S. Shmishkiss
W. N. Farquhar	A. H. Stiles, Jr.
L. U. Fuller	T. D. Welch

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

**MALDEN**

**Malden Savings Bank**  
397 Main Street

Date of Incorporation, April 2, 1860

**Branch Offices**

**28 Lebanon Street**  
**443 Charles Street**

A. George Gilman <i>President</i>	Neil MacInnis <i>Treasurer</i>
J. William Collins	Horace F. Lind
Neil MacInnis <i>Vice Presidents</i>	Carl A. Carlberg
Dorothy M. Anderson <i>Clerk of Corporation</i>	Charles D. McBride
A. George Gilman <i>Chairman of Board</i>	Malcolm W. Brown
	David McCoubrey
	Daniel R. Blake
	Theodore Parsons
	Ronald A. Robinson <i>Assistant Treasurers</i>

**Trustees**

E. J. Bushell	B. E. Green
E. B. Chesley	C. L. Hamilton
†L. J. Clark	R. Hardwick
*J. W. Collins	†R. W. Horne
*C. H. Dennis	*E. L. Kimball
G. Downie	H. J. Koniars
W. H. Fisher	N. MacInnis
M. R. Flynn, Jr.	A. W. Miner
R. P. Gabriel	*J. A. Plummer
*N. A. Gallagher	†C. F. Springall
*A. G. Gilman	L. T. West

Deposits go on interest tenth day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws fourth Tuesday of April

\*Member of Board of Investment.

†Member of Auditing Committee.



**MARBLEHEAD**

**Marblehead Savings Bank**  
**21 Atlantic Avenue**

Date of Incorporation, March 18, 1871

Walter S. Williams <i>President</i>	Wilbur T. Moulton <i>Treasurer</i>
James J. Hourihan	Louise T. Magee
George L. MacDonald	Wilbur L. Durocher, Jr.
Bowden G. Osborne	<i>Assistant Treasurers</i>
James N. Skinner <i>Vice Presidents</i>	
Gordon E. Peach <i>Clerk of Corporation</i>	

*Trustees*

*W. B. Ball	W. T. Lundegren
E. B. Brown	*G. L. MacDonald
J. E. Canniffe	†E. K. Murphy
L. E. Clark	B. G. Osborne
R. F. Cole, Jr.	G. A. Parker
†W. T. Foss	G. E. Peach
†C. W. Freeto	M. S. Reynolds
S. W. Hopkins	*J. N. Skinner
J. J. Hourihan	*W. S. Williams
*H. A. Johnson	

Deposits go on interest first business day of each month

Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws third Monday of January

**MARLBOROUGH**

**Marlborough Savings Bank**  
**32 Mechanic Street**

Date of Incorporation, April 3, 1860

Edward F. Bigelow <i>President</i>	Charles E. Conder <i>Treasurer</i>
John A. Frye	Percy G. Sharpe
Richard S. Temple <i>Vice Presidents</i>	David W. Potter <i>Assistant Treasurers</i>
Kendall G. Stephenson <i>Clerk of Corporation</i>	Edward F. Bigelow <i>Chairman of Board</i>

*Trustees*

*J. G. Allen	A. E. LeMarbre
*E. F. Bigelow	H. A. Moineau
L. M. Craig	*H. S. Morse
C. T. Daley	*R. C. Morse
*R. H. Decker	G. L. Morte
*J. A. Frye	†C. J. O'Connell
E. B. Frye	†D. C. Provasoli
G. F. Grandi	K. G. Stephenson
*R. A. Johnson	R. S. Temple

Deposits go on interest tenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in April

**MAYNARD**

**Assabet Institution for Savings**  
**17 Nason Street**

Date of Incorporation, March 31, 1904

Joseph H. Edwards <i>President</i>	Arthur R. Carlton <i>Treasurer</i>
Howard L. King	Gage W. Russell
Raymond A. Gallant <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Philip A. Wilson <i>Clerk of Corporation</i>	

*Trustees*

J. F. Cleary	W. Naylor (Hon.)
R. O. Drechsler	H. F. Nordberg
*J. H. Edwards	J. G. Osmo
*R. A. Gallant	*F. E. Sanderson
R. A. Gallant	W. H. Soar
A. N. Hodgess	C. A. Stockbridge (Hon.)
J. A. Kennedy	*H. E. Tuttle
*H. L. King	†W. K. Walters
†J. V. King	†C. A. Wetherbee
N. J. Morton	F. A. Wilson

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in May

**MEDFORD**

**Medford Savings Bank**  
**29 High Street**

Date of Incorporation, February 26, 1869

**Branch Office**  
**257 Spring Street**

Philip J. Coady <i>President</i>	Richard S. DeVeer <i>Treasurer</i>
Miah P. Crowley	Thomas F. O'Connor
George S. Rawlings <i>Vice Presidents</i>	Robert G. Lee <i>Assistant Treasurers</i>
Arthur G. Stearns <i>Clerk of Corporation</i>	Philip J. Coady <i>Chairman of Board</i>

*Trustees*

H. J. Clarke	*E. B. Munro
*P. J. Coady	*R. P. O'Hanley
*M. P. Crowley	G. S. Rawlings
J. H. DeFina	G. B. Redding
R. S. DeVeer	*A. D. Risman
J. F. Fallon, Jr.	J. F. Rogers
E. J. Gaffey	†A. G. Stearns
H. E. Greenlaw	R. H. Tasker (Hon.)
†G. D. Hall	†J. J. Wyand
H. Karp	

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of April

\*Member of Board of Investment.

†Member of Auditing Committee.

**MEDWAY**

**Medway Savings Bank**  
165 Village Street

Date of Incorporation, February 20, 1871

**Branch Office**

**Corner of Main and Pleasant Streets, Millis**

George Y. Robinson <i>President</i>	Wallace D. Wills <i>Treasurer</i>
John E. Kirby	Arthur P. Adams
Aaron W. Hobart <i>Vice Presidents</i>	Helen R. Watson <i>Assistant Treasurers</i>
Lloyd C. King <i>Clerk of Corporation</i>	George Y. Robinson <i>Chairman of Board</i>

**Trustees**

†H. W. Blethen, Jr.	S. M. King
R. L. Briggs	*J. E. Kirby
M. C. Glockner	J. R. Labaree
*D. M. Gould	E. MacCabe
†G. E. Harris	T. J. McCarthy
*A. W. Hobart	T. J. Moore
P. J. Kenney	*R. J. O'Donnell
†P. Jos. Kenney	*G. Y. Robinson
C. King	W. H. Simpson
C. A. King	W. D. Wills
L. C. King	

Deposits go on interest first business day of each month

Dividends are payable on or before March 15 and September 15

Annual meeting date as provided for in By-Laws second Monday in May

**MELROSE**

**Melrose Savings Bank**  
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson <i>President</i>	Adolph F. Forsberg <i>Treasurer</i>
Lloyd B. Waring	Winship Billings
Lester C. Peabody <i>Vice Presidents</i>	Arthur W. McPherson <i>Assistant Treasurers</i>
George W. Newhall <i>Clerk of Corporation</i>	

**Trustees**

C. B. Bacall	L. C. Peabody
*R. H. Blanchard	*E. F. Proctor
*T. D. Canney	†A. W. Scott
H. R. Corey	†J. P. Smith
*R. D. Culver	*A. F. Thompson
A. F. Forsberg	†E. H. Twitchell
*L. C. Hennigar	*L. B. Waring
L. H. Keith	D. E. Washburn
T. J. McArdle	D. A. Welch
G. W. Newhall	H. B. Wilder

Deposits go on interest fifteenth day of each month

Dividends are payable April 18 and October 18

Annual meeting date as provided for in By-Laws fourth Tuesday in January

**MERRIMAC**

**Merrimac Savings Bank**  
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro <i>President</i>	Millard B. Hills <i>Treasurer</i>
Millard B. Hills	Robert L. Eckert <i>Clerk of Corporation</i>
Ray T. Wallace	
Willard T. Kelly <i>Vice Presidents</i>	

**Trustees**

R. F. Amazeen	*W. T. Kelly
†W. L. Andrews	*C. H. Phillips
*R. L. Buzzell	R. J. Powers
†R. C. Calnan	F. L. Regis, Sr.
H. T. Daley	*F. L. Viccaro
R. L. Eckert	*R. T. Wallace
M. B. Hills	†H. M. Waterhouse
R. B. Kelly	C. E. Whiting

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of January

**MIDDLEBOROUGH**

**Middleborough Savings Bank**  
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr. <i>President</i>	Henry C. Humphreys <i>Treasurer</i>
Lewis F. Harding	Leslie M. Woodward <i>Assistant Treasurer</i>
Frederick S. Weston <i>Vice Presidents</i>	

John G. Howes  
*Clerk of Corporation*

**Trustees**

S. F. Alger	T. F. Mendall
G. R. Austin	†D. G. Reed
F. J. Carey	N. D. Ryder
*F. Clark, Jr.	*A. F. Soule
R. O. Delano	G. W. Stetson
*L. F. Harding	†E. E. Thomas
†R. G. Hinckley	R. W. Tillson
J. G. Howes	C. P. Washburn, Jr.
H. C. Humphreys	*F. S. Weston
B. A. Isenminger	*J. C. Whitcomb

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws first Monday of April

\*Member of Board of Investment.

†Member of Auditing Committee.

**MILFORD**

**Milford Savings Bank**  
232 Main Street

Date of Incorporation, April 24, 1851

John L. Carrier  
*President*

Louis N. Ianzito  
*Treasurer*

Robert H. Curtiss  
Percy L. Walker  
*Vice Presidents*

William W. Collier  
*Assistant Treasurer*

Arthur W. Peterson  
*Clerk of Corporation*

*Trustees*

\*J. L. Carrier  
J. E. Carter  
\*R. H. Curtiss  
†M. J. DeCesare  
\*G. W. Ellis  
†J. D. Gannett

A. W. Peterson  
\*G. A. Shaw  
R. T. Symonds  
\*S. D. Vincent  
P. L. Walker  
†L. Zocchi

Deposits go on interest tenth day of the month  
Dividends are payable April 15 and October 15  
Annual meeting date as provided for in By-Laws  
third Thursday in October

**MILLBURY**

**Millbury Savings Bank**  
105 Elm Street

Date of Incorporation, April 10, 1854

Baylis G. Aldrich  
*President*

Waldo W. Horne  
*Treasurer*

Arthur L. Ducharme  
Raymond R. Stevens  
*Vice Presidents*

Dudley F. Bowker  
*Assistant Treasurer*

James B. Manning  
*Clerk of Corporation*

*Trustees*

\*B. G. Aldrich  
\*F. H. Barnett  
\*C. C. Berthiaume  
D. F. Bowker  
\*A. L. Ducharme  
N. G. Hodgman  
\*W. D. Horne  
W. W. Horne

J. B. Manning  
†D. S. Smith  
\*R. R. Stevens  
G. B. Stowe  
†O. H. Stowe  
†H. E. Swenson  
W. J. Wallis

Deposits go on interest first business day of each month  
Dividends are payable January 15 and July 15  
Annual meeting date as provided for in By-Laws  
third Wednesday in March

**MILTON**

**Milton Savings Bank**  
40 Adams Street

Date of Incorporation, May 18, 1905

**Branch Office**  
561 Adams Street

Richard H. Schmidt  
*President*

Robert R. Gay, Jr.  
*Treasurer*

Edward C. Johnson, II  
Walter S. Robbins  
*Vice Presidents*

Martha M. Wiswell  
Hazel Plunkett  
Warren A. Williams  
*Assistant Treasurers*

Roland Gray, Jr.  
*Clerk of Corporation*

Walter S. Robbins  
*Chairman of Board*

*Trustees*

B. R. Alexander  
†C. F. Batchelder  
†F. S. Brooks  
G. J. Cronin  
†P. F. Dudley  
\*E. Dyson  
A. Fay  
F. B. Frederick  
J. Goostray

R. S. Hadlock  
\*E. C. Johnson, II  
H. W. King  
\*A. J. Kinnealey  
\*W. S. Robbins  
\*R. H. Schmidt  
\*C. V. Vappi  
E. E. Wendell

Deposits go on interest last business day of each month  
Dividends are payable last business day of January, April, July and October  
Annual meeting date as provided for in By-Laws  
second Wednesday in April

**MONSON**

**Monson Savings Bank**  
146 Main Street

Date of Incorporation, March 27, 1872

William H. Anderson  
*President*

John D. Aldrich  
*Treasurer*

John D. Aldrich  
*Exec. Vice President*

Edward A. Kozikowski  
*Assistant Treasurer*

Carlos C. McCray  
John P. Moriarty  
*Vice Presidents*

Omer E. Bradway  
*Clerk of Corporation*

*Trustees*

\*J. D. Aldrich  
W. H. Anderson  
O. E. Bradway  
†Y. H. Brown  
E. DeSantis  
\*F. B. Haley  
†T. J. Hilliard  
W. Kimber

\*C. C. McCray  
W. D. McCray  
\*J. P. Moriarty  
J. J. Mullen  
\*C. H. F. Osborn  
†H. A. Pease  
G. E. Rogers  
S. L. Young

Deposits go on interest first business day of each month  
Dividends are payable April 1 and October 1  
Annual meeting date as provided for in By-Laws  
first Wednesday in May

\*Member of Board of Investment.  
†Member of Auditing Committee.

**MONTAGUE**

**Crocker Institution for Savings**  
52 Avenue A  
(Turners Falls District)

Date of Incorporation, April 3, 1869

James A. Gunn <i>President</i>	Austin J. Blood <i>Treasurer</i>
Austin J. Blood <i>Exec. Vice President</i>	Joseph J. Zamojski <i>Assistant Treasurer</i>
Marvin J. Haigis <i>Vice President</i>	Earle A. Brown <i>Clerk of Corporation</i>

*Trustees*

*A. Abercrombie	G. Koch (Hon.)
C. A. Bankwitz	†R. A. Lizotte
*A. J. Blood	*F. M. Milkey
†E. A. Brown	†P. D. Shanahan
G. E. Clapp	*L. J. Starbuck
J. A. Gunn	R. S. Tompkins
*M. J. Haigis	R. M. Trudel
E. E. Koch	S. Winch

Deposits go on interest first day of the month if made on or before the ninth day of the month  
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in January

**NANTUCKET**

**Nantucket Institution for Savings**  
2 Orange Street

Date of Incorporation, April 2, 1834

Alcon Chadwick <i>President</i>	Douglas E. Knotts <i>Treasurer</i>
Ralph I. Bartlett	Cecil Richrod, Jr. <i>Assistant Treasurer</i>
Ormonde F. Ingall <i>Vice Presidents</i>	Alcon Chadwick <i>Chairman of Board</i>
Leroy H. True <i>Clerk of Corporation</i>	

*Trustees*

A. R. Baker	*H. Gordon, Jr.
*J. S. Barrett	O. F. Ingall
*R. I. Bartlett	†G. W. Jones
*A. Chadwick	D. E. Knotts
*C. C. Coffin	G. M. Lake
*H. B. Coleman	C. R. Morris
J. S. Conway	C. H. Murray
†A. F. Egan, Jr.	R. E. Sanguinetti
†W. A. Fordyce	*G. E. Taylor
J. J. Gardner, 2nd	L. H. True
N. P. Giffin	

Deposits go on interest third day of the month if made on or before the tenth day of the month  
Dividends are payable January 10 and July 10  
Annual meeting date as provided for in By-Laws fourth Monday in January

**NATICK**

**Natick Five Cents Savings Bank**  
6 Main Street

Date of Incorporation, April 5, 1859

Arthur B. Fair <i>President</i>	Karl A. Bremner <i>Treasurer</i>
George S. Hodgson	Lloyd A. Baker
Milton W. Fairbanks <i>Vice Presidents</i>	Stanley S. Cole
Thacher H. Fisk <i>Clerk of Corporation</i>	George E. Lamprey <i>Assistant Treasurers</i>

Arthur B. Fair  
*Chairman of Board*

*Trustees*

K. A. Bremner	†T. H. Hoyt
*A. B. Fair	†F. A. Moeller
*M. W. Fairbanks	E. R. Noyes
T. H. Fisk	T. F. Quinn
G. F. Fiske	T. F. Russell
*J. R. Hayes	E. C. Williams
†J. A. Hill, Jr.	*J. F. Yeager
*G. S. Hodgson	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday in April

**NEW BEDFORD**

**New Bedford Five Cents Savings Bank**  
791 Purchase Street

Date of Incorporation, April 14, 1855

Bruce Alexander <i>President</i>	Real R. Breton Edward Aspin
James A. Collins	Clinton N. Tripp
Karl P. Goodwin <i>Vice Presidents</i>	Richard S. Marchisio
Robert B. MacLeod <i>Clerk of Corporation</i>	William H. H. Manchester <i>Assistant Treasurers</i>
Wilbur R. Beane <i>Treasurer</i>	Bruce Alexander <i>Chairman of Board</i>

*Trustees*

F. Abramson	R. B. MacLeod
*B. Alexander	G. W. Parker
C. F. Broughton	W. E. Parker
J. M. Bullard	F. O. Quinn
*J. A. Collins	E. P. Read
M. M. Duff	J. H. Read
H. C. Dyer, Jr.	*W. K. Read
W. C. Gardner	*A. G. Seabury
G. H. Gendron	*C. H. Wardwell
*K. P. Goodwin	†F. K. White
†N. H. Hayes	*B. H. Wing
†W. R. Hindle	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable April 10 and October 10  
Annual meeting date as provided for in By-Laws first Friday in December

\*Member of Board of Investment.  
†Member of Auditing Committee.



# **New Bedford Institution for Savings** 174 Union Street

Date of Incorporation, June 16, 1825

**Branch Offices**

1743 Acushnet Avenue

10 Rodney French Boulevard

821 Rockdale Avenue

169 Rockdale Avenue, Dartmouth

Gordon D. Larcom  
*President*John Carr  
*Treasurer*

John F. Glennon

Donald M. Chace

John Carr

Philip F. Danforth, Jr.

*Vice Presidents*

Andrew B. Chase

James B. Buckley

Arnold R. Griffiths

*Clerk of Corporation**Assistant Treasurers*Seabury Stanton  
*Chairman of Board***Trustees**

C. G. Akin, Jr.

†E. S. Knowles

F. E. Anderson

\*G. D. Larcom

C. Beckman

R. M. Mitchell

J. B. Buckley

\*H. J. Perry

J. Carr

W. H. Potter

†A. D. Delano

\*O. Prescott, Jr.

\*P. C. Dirksen

F. Simpson

M. F. Downey

J. A. Smith

J. Duff, III

J. E. Stanton, III

\*J. F. Glennon

\*J. K. Stanton

J. J. Gobell

\*S. Stanton

J. J. Hayes

\*R. S. Stringer

†W. G. Hughes

M. Walter, Jr.

J. D. Kenney

E. T. Wilson

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws third Friday of December

**NEWBURYPORT****Institution for Savings, In Newburyport and its vicinity**  
93 State Street

Date of Incorporation, January 31, 1820

Emery Hollerer  
*President*John H. Pramberg, Jr.  
*Treasurer*

George L. Hosford

William H. Carter

Joseph W. Knapp

*Clerk of Corporation*

Willis F. Atkinson

Emery Hollerer

*Vice Presidents**Chairman of Board***Trustees**

L. E. Atkinson

R. R. McKinney

W. F. Atkinson

F. V. Noone

W. J. Bickford, Jr.

†H. W. Noyes

W. H. Carter

\*W. R. Noyes

W. S. Currier

†A. S. Page, Jr.

M. L. Dodge

L. C. Peirce

\*E. Hollerer

L. B. Phister

\*G. L. Hosford

J. L. Potter

\*R. B. Hoyt

J. H. Pramberg, Jr.

J. W. Knapp

†K. A. Reynolds

L. M. Little

H. R. Rogers

W. P. Lowell, Jr.

\*M. B. Wood

Deposits go on interest fifteenth day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday in January

**Newburyport Five Cents Savings Bank**  
63 State Street

Date of Incorporation, April 24, 1854

Charles W. Morse  
*President*William H. Willis  
*Treasurer*

Laurence Hayward

Frank L. Currier

William H. Willis

*Assistant Treasurer*

Edward E. Hicken

Charles W. Morse

*Vice Presidents**Chairman of Board*Grace A. Stevens  
*Clerk of Corporation***Trustees**

C. W. Armstrong

C. F. Leary

†J. T. Connolly

W. M. Lunt

F. L. Currier

\*C. W. Morse

H. G. Currier

C. W. Morse, Jr.

R. B. Davenport

†B. Pearson

\*E. Dunning

\*B. Pearson, Jr.

L. Hayward

B. Poor

E. E. Hicken

E. C. Shepard

†M. K. Hoyt

R. A. Webb

†A. S. Johnson

J. H. Welch

\*R. W. Johnson

\*C. E. Whitley, Jr.

†A. V. Kelleher

W. H. Willis

Deposits go on interest first day of the month if made on or before the third day of the month  
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday in January

**NEWTON****Newton Savings Bank**  
1188 Centre Street (Newton Center District)

Date of Incorporation, June 17, 1831

**Branch Offices**

289 Washington Street

43 Lincoln Street, Newton Highlands

9 Boylston Street, Chestnut Hill

133 Chapel Street, Needham

571 Washington Street, Wellesley

Frederick C. Ober  
*President*Donald P. Frail  
Ralph S. E. Sanguinetti

Benjamin F. Louis

*Vice Treasurers*

Frederick S. Bacon

George W. Arbuckle

Douglass B. Francis

David R. Donald

Arnold E. Worth

Richard L. Linden

*Vice Presidents*

H. Winston Mercer

Benjamin F. Louis

John S. Stevens

*Treasurer*

Raymond B. Thomas

*Assistant Treasurers*Arthur K. Wells  
*Clerk of Corporation***Trustees**

C. H. Alvord

\*F. A. Hawkins

R. R. Amesbury

B. F. Louis

\*W. R. Amesbury

R. M. Nichols

†E. S. Bacon

F. C. Ober

†E. G. Bates

L. S. Pruyne

J. M. Bierer

W. H. Raye, Jr.

R. M. Binney

W. H. Rice

H. S. Bothfeld

M. E. Sholkin

T. L. Buell

E. P. Stevenson

†D. J. Edwards

J. M. Tomb

F. L. Farwell

†W. H. Vogler

\*D. B. Francis

C. H. Walker

N. J. Greene

A. K. Wells

H. W. Hardy

H. Whitmore, Jr.

H. Harwood

\*R. A. Winslow

Deposits go on interest tenth day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws December seventh

\*Member of Board of Investment.

†Member of Auditing Committee.



**West Newton Savings Bank**  
1314 Washington Street  
(West Newton District)

Date of Incorporation, March 10, 1887

**Branch Office**

**19 Pelham Island Road, Wayland**

Kenneth W. Rogers <i>President</i>	Robert P. Lurvey <i>Treasurer</i>
William F. Chase Maxwell P. Gaddis <i>Vice Presidents</i>	Paul L. Shakespeare <i>Assistant Treasurer</i>

Charles J. A. Wilson  
*Clerk of Corporation*

**Trustees**

*E. G. Angevine	M. P. Gaddis
*R. P. Atwood	D. L. Gibbs
A. G. Barron	*J. W. Kellar
B. J. Bowen	*K. W. Rogers
*N. D. Bugbee	N. W. Swinton
*W. F. Chase	†R. Wengren
†D. Danner	C. J. A. Wilson
†R. L. FitzGerald	

Deposits go on interest tenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws  
Tuesday next preceding the second Wednesday  
in April

**NORTH ADAMS**

**North Adams Hoosac Savings Bank**  
93 Main Street

Date of incorporation, April 26, 1848

Lloyd P. Tyrer <i>President</i>	Leon K. Berry, Jr. <i>Treasurer</i>
Leon K. Berry, Jr.	William A. Lesage
Bernard K. Garceau	Raymond P. Ranzoni <i>Assistant Treasurers</i>
James F. Burns <i>Vice Presidents</i>	John W. Bond <i>Chairman of Board</i>
L. Louis SanSoucie <i>Clerk of Corporation</i>	

**Trustees**

L. K. Berry, Jr.	H. J. Hewat
*J. W. Bond	G. H. Higgins
J. F. Burns	J. H. Hunter
†J. F. Campbell	R. A. Hunter
†E. H. Clark	P. F. Kittredge
H. W. Clark, II	†J. H. Lev
†J. Deans	T. W. Lewis
†M. L. Dempsey	R. I. Manuel
E. F. Flynn	A. O. Rosenthal
B. K. Garceau	L. L. SanSoucie
*P. J. Geraghty	†H. H. Schell
*H. S. Gordon	*L. P. Tyrer
V. H. Gordon	R. E. Wall
F. H. Hayden	*J. D. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws  
first Wednesday in December

**NORTHAMPTON**

**Florence Savings Bank**  
85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Theodore F. Behringer <i>President</i>	Harold J. Forsander <i>Treasurer</i>
Stanley Clark <i>Exec. Vice President</i>	Donald F. Donahue
Arthur W. Cook	Barbara C. Jager <i>Assistant Treasurers</i>
Edward L. O'Brien <i>Vice Presidents</i>	Erwin M. Hill <i>Clerk of Corporation</i>

Theodore F. Behringer  
*Chairman of Board*

**Trustees**

*C. H. Addis	H. J. Forsander
†W. E. Bailey	†E. M. Hill
*T. F. Behringer	H. Jekanowski
*A. W. Borawski	†A. W. King
R. C. Callahan	E. L. O'Brien
S. Clark	J. E. O'Donnell
*A. W. Cook	*M. L. Sender
J. J. Curran	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws  
last Tuesday of September

**Nonotuck Savings Bank**  
80 Main Street

Date of Incorporation, February 9, 1899

William G. Kimball <i>President</i>	Arthur M. Livingstone <i>Treasurer</i>
Sidney F. Smith	Mabel M. Duval <i>Assistant Treasurer</i>
Earle M. Parsons <i>Vice Presidents</i>	Sterling R. Whitbeck <i>Chairman of Board</i>
John L. Banner <i>Clerk of Corporation</i>	

**Trustees**

†J. L. Banner	*J. J. Kelleher
R. C. Barstow	W. G. Kimball
W. C. Bird	A. M. Livingstone
†S. M. Campbell	E. M. Parsons
C. DeBruler	*S. F. Smith
C. N. DeRose	L. A. Stevens
*H. A. Dragon	*E. R. Stone
†F. Goldstaub	D. D. Sullivan
D. B. Jennison	*S. R. Whitbeck

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws  
third Wednesday in November

\*Member of Board of Investment.

†Member of Auditing Committee.

### Northampton Institution for Savings 109 Main Street

Date of Incorporation, March 1, 1842

Edward T. Heapy <i>President</i>	John A. Weidhaas <i>Treasurer</i>
Dana J. Lowd <i>Vice President</i>	Thomas P. Cahill <i>Assistant Treasurers</i>
Kenneth B. Bowen <i>Clerk of Corporation</i>	Ulysse A. Lussier

Edward T. Heapy  
*Chairman of Board*

#### Trustees

*E. L. Arnold	*E. T. Heapy
†A. C. Bardwell	*D. J. Lowd
K. B. Bowen	F. P. Lyons
†T. F. Corriden	M. F. Narum
†W. E. Denny	*F. R. Plumb
W. W. Dunn	C. H. Salls
*E. P. Dunphy	J. A. Weidhaas

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday of December

### NORTH ATTLEBOROUGH

Attleborough Savings Bank  
48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office  
8 Park Street, Attleboro

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Harry P. Jones	Everett G. Lees
Edward F. Kurtz	Marion E. Phinney
Albert P. Totten <i>Vice Presidents</i>	Paul J. Silvia <i>Assistant Treasurers</i>
Laurence W. Wilkin <i>Clerk of Corporation</i>	

#### Trustees

W. B. Allen	*E. F. Kurtz
C. G. Bergh	E. F. Leach (Hon.)
*D. S. Bishop	P. F. Leach
E. H. Cummings, Jr.	*J. J. McCarte
*A. A. Gordon	†G. E. Nerney
*H. B. Gowen	*S. C. Rice
C. A. Howard, Jr.	H. H. Sweet
*J. W. Hull	†F. T. Westcott
H. P. Jones	†L. W. Wilkin

Deposits go on interest last business day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in January

### NORTHBRIDGE

Whitinsville Savings Bank  
Memorial Square  
(Whitinsville District)

Date of Incorporation, March 19, 1872

Philip B. Walker <i>President</i>	Charles P. Bartlett William S. Gould Louis E. Hoisington <i>Assistant Treasurers</i>
J. Hugh Bolton	Delwyn K. Barnes <i>Clerk of Corporation</i>
Robert J. Frost <i>Vice Presidents</i>	
John T. Ransom <i>Treasurer</i>	

#### Trustees

†A. C. Adams	†L. M. Fuller
H. C. Andrews	*H. E. Hoyt
D. K. Barnes	*W. G. Kuekan
L. Beinema	H. Moss
J. H. Bolton	J. T. Ransom
J. H. Bolton, Jr.	W. Sharawara
*G. T. Brown	†W. A. Spratt
*W. C. Commons	*H. VanderBaas
W. P. Duteple	*P. B. Walker
O. Francis	R. R. Wood
*R. J. Frost	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws second Tuesday of October

### NORTH BROOKFIELD

North Brookfield Savings Bank  
35 Summer Street

Date of Incorporation, March 3, 1854

Francis C. Rooney <i>President</i>	Lowell E. Toepfer <i>Treasurer</i>
Linwood F. Fullam	Florence G. Cronin <i>Assistant Treasurer</i>
Thomas F. Cuddy <i>Vice Presidents</i>	

Edward W. Varnum  
*Clerk of Corporation*

#### Trustees

A. L. Beaudette	*A. W. Krusell
†H. S. Bennett	J. W. Learnard
†F. Cooke	H. T. Mason (Hon.)
*D. L. Crooks	T. J. O'Boyle
T. F. Cuddy	J. M. Richardson, Jr.
*L. F. Fullam	*F. C. Rooney
J. C. Griffith (Hon.)	B. M. Stevens (Hon.)
†F. D. Hayes	L. E. Toepfer
*L. A. Herard	E. W. Varnum

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in June

\*Member of Board of Investment.  
†Member of Auditing Committee.

**NORWELL**

**South Scluate Savings Bank**  
Main Street

Date of Incorporation, April 2, 1834

George C. Dumas  
*President*

Kenneth L. Torrey  
*Treasurer*

Henry R. Sewell  
*Vice President*

Andrew G. Gordon  
*Clerk of Corporation*

*Trustees*

E. Amazeen	*D. Richardson
R. Chandler	*H. Sewell
*G. Dumas	N. Tilden
†H. Fogg	K. Torrey
H. Ford	†H. Turner
†R. Gaudette	S. Vincent
*L. Phillips, 2nd	*A. Virtue

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable February 10 and August 10  
Annual meeting date as provided for in By-Laws first Friday of February

**ORANGE**

**Orange Savings Bank**  
11 West Main Street

Date of Incorporation, March 30, 1871

Sidney N. Fletcher, Jr.  
*President*

(Office vacant)  
*Treasurer*

Clarence W. Hayden  
*Vice President*

Thomas R. Thompson  
*Assistant Treasurer*

James R. Kimball  
*Clerk of Corporation*

*Trustees*

N. F. Batchelor	R. MacGregor, Jr.
†J. T. Bone	*W. B. Oddy
J. E. Botti	L. Plotkin
E. E. Cormier	*G. T. Rosberry
*S. N. Fletcher, Jr.	*K. E. Smith
W. H. Gibbs (Hon.)	†R. E. Stowell
*C. W. Hayden	D. A. Witty
J. R. Kimball	E. C. Witty

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable last business day of April and October  
Annual meeting date as provided for in By-Laws second Wednesday of February

**PALMER**

**Palmer Savings Bank**  
485 North Main Street

Date of Incorporation, March 4, 1870

Earle A. Griswold  
*President*

Gordon J. King  
*Treasurer*

Herbert W. Bishop  
Robert L. McDonald  
*Vice Presidents*

Malcolm R. George  
Carl E. Lindahl  
*Assistant Treasurers*

C. Lenwood Walker  
*Clerk of Corporation*

*Trustees*

*H. W. Bishop	*G. J. King
S. G. Brooks	†E. D. Landen
J. W. Duffy	*R. L. McDonald
†J. W. Gale	†A. B. Rathbone
*M. K. Gammons	S. Souder
E. A. Griswold	F. A. Smith
*D. J. Horgan	C. L. Walker

Deposits go on interest first business day of each month  
Dividends are payable April 1 and October 1  
Annual meeting date as provided for in By-Laws third Monday of November

**PEABODY**

**Warren Five Cents Savings Bank**  
10 Main Street

Date of Incorporation, April 28, 1854

**Branch Office**

**Northshore Shopping Center**

Paul M. MacGregor  
*President*

John J. Kline  
*Treasurer*

Lucien G. Lewis  
Norman V. Crane  
Edmond H. Lalime  
John J. Gallagher  
Daniel N. Crowley  
*Vice Presidents*

A. Louise Ellis  
J. Norman Panall, Jr.  
Hubert M. Snow, Jr.  
*Assistant Treasurers*  
Nathan F. Masterson  
*Clerk of Corporation*

Paul M. MacGregor  
*Chairman of Board*

*Trustees*

†A. J. Barry	*E. H. Lalime
†H. B. Bliss	L. G. Lewis
T. A. Brady	M. J. Lynch
H. G. Childs	*P. M. MacGregor
*N. V. Crane	†N. F. Masterson
*D. N. Crowley	*H. E. Trask
C. D. Farmer	N. M. Washburn
*J. J. Gallagher	†E. W. Weaver
C. W. Kessler	E. A. Woelfel
J. J. Kline	†E. J. Woelfel

Deposits go on interest fifteenth day of each month  
Dividends are payable April 25 and October 25  
Annual meeting date as provided for in By-Laws first Wednesday of January

**PITTSFIELD**

**Berkshire County Savings Bank**  
24 North Street

Date of Incorporation, February 2, 1846

Gardner S. Morse  
*President*

Thomas R. Carrington  
*Treasurer*

J. Howard Fryer  
William T. Rice  
*Vice Presidents*

Robert G. Disbrow  
Jane M. Hoag  
Bayard S. Huntley

George P. Clayson  
*Clerk of Corporation*

Donald B. Kuntz  
Vernon L. Striebel, Jr.  
*Assistant Treasurers*

*Trustees*

*W. E. Bagg, Jr.	*J. H. Fryer
†G. L. Brown	S. H. Jones
T. R. Carrington	*C. C. Loomis
†G. P. Clayson	†R. W. McCracken
*L. R. Connor	*G. S. Morse
*F. G. Crane	J. H. Rice
F. G. Crane, Jr.	*W. T. Rice
D. England, Jr.	A. S. Silverman

Deposits go on interest first business day of each month  
Dividends are payable April 30 and October 31  
Annual meeting date as provided for in By-Laws fourth Wednesday of January

\*Member of Board of Investment.

†Member of Auditing Committee.

**City Savings Bank of Pittsfield**  
**116 North Street**

Date of Incorporation, April 13, 1893

**Branch Offices**  
**10 Devonshire Avenue**  
**436 West Housatonic Street**  
**740 William Street**

Luke S. Hayden <i>President</i>	Robert H. Bolza <i>Treasurer</i>
Robert H. Bolza	Charles H. Benz, Jr.
Raymond G. LeBeau	Donald G. Butler
Kenneth W. Seyffert <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
John R. Tobey <i>Clerk of Corporation</i>	

**Trustees**

E. L. Amber	*L. S. Hayden
*A. R. Birchard, Jr.	G. D. Kittredge
R. H. Bolza	*C. F. Martin
*S. Boxer	F. E. May
B. Crane	C. B. Muzzy
†R. Crane	F. M. Myers, Jr.
W. B. Crawford	E. H. Neese, Jr.
†D. W. Curtis	*T. C. Nelson
S. England	†B. J. Sullivan
*P. K. Fodder	J. R. Tobey
W. R. Furey	

Deposits go on interest first day of each month except the months of January, May, and November, which have nine grace days

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday of November

**PLYMOUTH**  
**Plymouth Savings Bank**  
**36 Main Street**

Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr. <i>President</i>	Warren M. Axford <i>Treasurer</i>
James A. White <i>Vice President</i>	Donald W. Heath <i>Assistant Treasurer</i>
Harold W. Baker <i>Clerk of Corporation</i>	

**Trustees**

W. M. Axford	R. W. Holm
†H. W. Baker	*H. H. Lanman
R. M. Briggs	†F. A. Randall
*T. Brink	G. E. Randall
*E. W. Burgess	A. D. Russell
O. L. Edes	A. V. Sgarzi
D. E. Eldridge	†R. W. Talbot
*A. G. Estes, Jr.	*J. A. White
M. H. Golden	

Deposits go on interest first business day of each month

Dividends are payable January 5 and July 5

Annual meeting date as provided for in By-Laws third Thursday of October

**Plymouth Five Cents Savings Bank**  
**44 Main Street**

Date of Incorporation, April 6, 1855

**Branch Offices**  
**Bay Road, South Duxbury**  
**53 Summer Street, Kingston**  
**1923 Ocean Street, Marshfield**

Fred C. Newhall <i>President</i>	Robert D. Sampson <i>Treasurer</i>
Philip S. Barnes <i>Vice President</i>	Kendall S. Estes
Maurice A. Hall <i>Clerk of Corporation</i>	George W. Carter, Jr. <i>Assistant Treasurers</i>
	Philip S. Barnes <i>Chairman of Board</i>

**Trustees**

*P. S. Barnes	H. H. Hamilton
†H. A. Boyer	*F. C. Hilton
B. B. Bradley	A. H. Holmes
E. W. Brewster	*F. C. Newhall
S. H. Brewster	F. M. Rowell
*L. R. Briggs	B. J. Shephard
W. J. Brown	†R. M. Shift
†G. W. Cushman	M. Toabe
R. L. Drew	*H. C. Weston
M. A. Hall	

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in June

**PROVINCETOWN**

**Seamen's Savings Bank**  
**221 Commercial Street**

Date of Incorporation, April 15, 1851

Robert A. Welsh <i>President</i>	William F. Silva <i>Treasurer</i>
Myrick C. Young	Frank M. Oliveira
George F. Miller, Jr. <i>Vice Presidents</i>	<i>Vice Treasurer</i>
	Helen F. Rogers <i>Assistant Treasurer</i>
Herbert F. Mayo <i>Clerk of Corporation</i>	

**Trustees**

*S. J. Benson	*J. F. Rosentha
†D. H. Hiebert	R. F. Silva
†H. F. Mayo	*W. C. Silva
*G. F. Miller, Jr.	*W. F. Silva
W. H. Paige	R. A. Welsh
†C. G. Peck, Jr.	M. C. Young
A. E. Ramey	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws third Monday of June

\*Member of Board of Investment.

†Member of Auditing Committee.



**QUINCY**

**Quincy Savings Bank**  
1374 Hancock Street

Date of Incorporation, March 18, 1845

**Branch Office**  
371 Hancock Street, North Quincy

George H. Bonsall <i>President</i>	Frederick A. Sprowl <i>Treasurer</i>
Robert H. Fay Arnold O. Haskell <i>Vice Presidents</i>	H. Maurice Hughes O. Donald Gohl Lindsay L. Tait <i>Assistant Treasurers</i>
Morgan Sargent <i>Clerk of Corporation</i>	Arthur I. Burgess <i>Chairman of Board</i>

**Trustees**

*G. H. Bonsall	R. H. Fay
A. I. Burgess	†H. MacArthur
C. R. Burgin	†R. Porter
*T. S. Burgin	†G. D. Reardon
*W. G. Clark	M. Sargent
*R. M. Faxon	*J. D. Smith

Deposits go on interest fifth day of each month  
Dividends are payable 1st Monday of January,  
April, July and October  
Annual meeting date as provided for in By-Laws  
second Tuesday of April

**RANDOLPH**

**Randolph Savings Bank**  
129 North Main Street

Date of Incorporation, April 14, 1851

**Branch Offices**  
15 Pleasant Street, Stoughton  
50 South Franklin Street, Holbrook

Roland H. Marden <i>President</i>	Walter C. Kane <i>Treasurer</i>
Albert C. Wilde Raymond E. Lyons <i>Vice Presidents</i>	Richard L. Batchelder Melvin S. Monson <i>Assistant Treasurers</i>

Charles F. Blakely  
*Clerk of Corporation*

**Trustees**

*C. F. Blakely	*H. W. Macaulay
†C. E. Clafl	R. H. Marden
G. W. Hill	†R. R. McEvoy
W. C. Kane	†J. C. Webster, Jr.
†F. H. Lutz	*A. C. Wilde
*R. E. Lyons	*L. R. Wyman

Deposits go on interest first day of the month if  
made on or before the tenth day of the month

Dividends are payable April 1 and October 1  
Annual meeting date as provided for in By-Laws  
second Tuesday in April

**READING**

**Mechanics' Savings Bank**  
643 Main Street

Date of Incorporation, March 20, 1891

**Branch Office**  
386 Main Street, Wilmington

Robert E. Stewart <i>President</i>	Richard G. Moore <i>Treasurer</i>
Harold B. Currell <i>Vice President</i>	Richard C. Forrest <i>Assistant Treasurer</i>
	E. Hayward Bliss <i>Clerk of Corporation</i>

**Trustees**

C. H. Amon, Jr.	*K. C. Latham
E. H. Bliss	*G. M. Lothrop
*H. B. Currell	M. R. Meikle
W. H. Dee	*R. E. Stewart
J. B. Iverson	†C. Stratton
†K. R. Ivester	†F. D. Tanner
G. R. Larson	*P. G. Wilcox

Deposits go on interest first business day of each  
month

Dividends are payable on and after March 10 and  
September 10

Annual meeting date as provided for in By-Laws  
third Monday in January

**ROCKLAND**

**Rockland Savings Bank**  
279 Union Street

Date of Incorporation, March 30, 1868

**Branch Office**  
49 Front Street, Scituate

Arthur P. Wilcox <i>President</i>	E. Wayne Harlow <i>Treasurer</i>
Edward J. Phelps <i>Vice President</i>	John M. Ranney <i>Assistant Treasurer</i>

Russell Osgood  
*Clerk of Corporation*

**Trustees**

J. H. Bourque	*E. J. Phelps
†A. R. Brewster	*R. T. Phillips
†D. S. Collins	N. A. Pool
*L. R. Curtis	J. M. Ranney
E. W. Harlow	J. F. Spence, Jr.
*M. W. Murrill	†J. Spurr
R. Osgood	*A. P. Wilcox
H. G. Perry	

Deposits go on interest first day of the month if  
made on or before the tenth day of the month

Dividends are payable April 10 and October 10  
Annual meeting date as provided for in By-Laws  
first Tuesday in December

\*Member of Board of Investment.

†Member of Auditing Committee.

**ROCKPORT**

**Granite Savings Bank**  
51 Main Street

Date of Incorporation, March 21, 1884

Orren F. Smith <i>President</i>	J. Harry Mills <i>Treasurer</i>
J. Harry Mills <i>Vice President</i>	Isabel L. Poole <i>Assistant Treasurer</i>

M. Don Betts  
*Clerk of Corporation*

**Trustees**

†R. M. Barker	G. N. Mackey
M. D. Betts	A. K. Marr
*A. S. Brown, Jr.	J. H. Mills
*C. G. Burbank	*N. O. B. Pearson
*A. R. Carlson	†J. B. Silva, Jr.
N. A. Hooper	*O. F. Smith
R. L. Hull	†W. F. Tuck
F. W. Johnson	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws  
second Wednesday in December

**SALEM**

**Salem Savings Bank**  
125 Washington Street

Date of Incorporation, January 29, 1818

**Branch Office**  
Highland Avenue

Edgar W. Johnson <i>President</i>	Charles H. Stevens, Jr. <i>Treasurer</i>
Leonard Clark	George W. Olson
Charles A. Whipple	Hollis B. Kuell
Francis J. Murphy <i>Vice Presidents</i>	Robert Petersen <i>Assistant Treasurers</i>

J. Grafton Kingsley  
*Clerk of Corporation*

**Trustees**

C. N. Andrias	J. G. Kingsley
R. B. M. Barton	†N. M. Knowlton
W. Chisholm	*H. G. Macomber
*F. P. Clark	†I. J. Martin
*L. Clark	F. J. Murphy
H. E. Davenport	W. T. Quinlan
R. W. Estey	T. Simons
*J. E. Farley	C. H. Stevens, Jr.
J. E. Fellows, Jr.	C. F. Voorhees
†M. F. Flynn	W. B. Welch
H. S. Holcomb	*C. A. Whipple
*E. W. Johnson	

Deposits go on interest sixteenth day of each month

Dividends are payable April 16 and October 16

Annual meeting date as provided for in By-Laws  
third Wednesday of December

**Salem Five Cents Savings Bank**  
210 Essex Street

Date of Incorporation, March 9, 1855

**Branch Offices**  
11 State Road  
424 Essex Street  
2 Bay Road, South Hamilton

Franklin A. Hebard <i>President</i>	Bertram U. Rice <i>Treasurer</i>
F. Carroll Sargent	Clayton W. Smith
Bradshaw Langmaid	Robert L. Howie
Alton P. Cole, Jr. <i>Vice Presidents</i>	Robert F. McGrath <i>Assistant Treasurers</i>
Albion B. Knowlton, Jr. <i>Clerk of Corporation</i>	

**Trustees**

L. Allen, Jr.	J. B. Hooper
A. E. Anderson	H. S. Knight
†W. K. Anderson	C. J. Kohn
B. T. Atwood, Jr.	*B. Langmaid
E. M. Batchelder	†C. A. Mayo
S. H. Batchelder	F. A. Meier
*R. E. Blake	F. H. Moore
W. J. Bursaw, Jr.	P. M. Pilcher
H. J. Callahan	A. P. Putnam
A. S. Elwell	B. U. Rice
H. S. Gilcrest	*F. C. Sargent
†A. Goodhue, Jr.	J. R. Serafini
H. J. Gourdeau	R. H. Thompson
*C. F. Grush	*J. N. Welch
*F. A. Hebard	J. S. Whipple

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1  
and the last business day of October

Annual meeting date as provided for in By-Laws  
first Tuesday in May

**SHELburnE**

**Shelburne Falls Savings Bank**  
24-26 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball <i>President</i>	Florence B. Adler <i>Treasurer</i>
Henry L. Avery <i>Vice President</i>	Elwyn J. Ball <i>Chairman of Board</i>

Marjorie W. Peck  
*Clerk of Corporation*

**Trustees**

F. B. Adler	J. W. Hoyt
†J. R. Amstein	D. H. Jones
H. L. Avery	P. R. Joyce
*E. J. Ball	W. E. Legate (Hon.)
E. W. Benjamin	†W. O. Loomis
H. F. Brown	*E. A. Milne
†H. E. Crosier	G. L. Mirick
R. E. Donelson	*E. D. Shippee
J. A. Dunnell	H. A. Suprenant
A. F. Eldridge	*G. E. Turton
E. R. Field	*F. S. Wood

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws  
first Tuesday in October

\*Member of Board of Investment.

†Member of Auditing Committee.

**SOMERVILLE**

**Somerset Savings Bank**  
371 Summer Street

Date of Incorporation, March 9, 1910

**Branch Office**  
105 Broadway

Alfred H. Dolben  
*President*  
Richard V. Kiley  
Earle B. Tinker  
*Vice Presidents*

Richard V. Kiley  
*Treasurer*  
Stephen J. Dowd  
*Assistant Treasurer*

David J. Kelley  
*Clerk of Corporation*

**Trustees**

H. Celata  
†D. F. Choate, Jr.  
A. H. Curtis, 2nd  
†J. H. Derby  
\*A. H. Dolben  
A. L. Fisher  
\*H. P. Freeman  
R. W. Harris  
†C. I. Horton

D. J. Kelley  
R. V. Kiley  
\*A. J. Oliva  
\*T. P. Russell  
P. Sherman  
\*H. E. Stevens  
E. B. Tinker  
R. W. Young

Deposits go on interest fifteenth day of each month  
Dividends are payable April 20 and October 20  
Annual meeting date as provided for in By-Laws  
third Tuesday in November

**Somerville Savings Bank**  
57 Union Square

Date of Incorporation, February 24, 1885

Charles J. Bateman, Jr.  
*President*  
L. Roger Wentworth  
Frederick W. Hale  
*Vice Presidents*  
George S. Drew  
*Clerk of Corporation*

R. Jack Howard  
*Treasurer*  
Ernest S. Christian  
Arthur R. Hayward  
*Assistant Treasurers*  
Charles J. Bateman, Jr.  
*Chairman of Board*

**Trustees**

M. F. Ahearn, Jr.  
\*C. J. Bateman, Jr.  
H. E. Bowman (Hon.)  
†J. A. Daniels  
†G. S. Drew  
F. W. Hale  
E. J. Hall  
R. J. Howard  
\*T. E. Kellar

J. F. McGann  
L. J. McKay  
\*C. F. Mitchell  
T. W. Morse  
J. W. Pickering  
†N. A. Ray  
\*H. E. Sullivan  
L. R. Wentworth  
\*W. E. Young

Deposits go on interest first day of the month if  
made on or before the tenth day of the month  
Dividends are payable June 1 and December 1  
Annual meeting date as provided for in By-Laws  
third Thursday of December

**SOUTHBRIDGE**

**Southbridge Savings Bank**  
253 Main Street

Date of Incorporation, April 20, 1848

Edward E. Williams  
*President*  
Robert U. Clemence  
*Vice President*  
John J. O'Shaughnessy  
*Clerk of Corporation*

William W. Horsley  
*Treasurer*  
Stanley M. Cheney  
Carl M. Olson  
Mafalda A. Comstock  
*Assistant Treasurers*

**Trustees**

J. V. Achin  
P. Boehm  
\*J. N. Burnham  
L. D. Clemence  
\*R. U. Clemence  
J. K. Edwards  
J. D. Gallery  
P. Graf  
R. R. Grimwade  
W. W. Horsley  
O. J. Laliberte

L. H. Lemmelin  
R. C. McKinstry  
G. Mozley  
†J. J. O'Shaughnessy  
\*J. E. Rischitelli  
†F. O. Robson  
S. T. Sheard  
\*A. F. Smith  
\*E. E. Williams  
†S. W. Williams

Deposits go on interest first day of the month if  
made on or before the tenth day of the month  
Dividends are payable January 1 and July 1  
Annual meeting date as provided for in By-Laws  
first Monday in May

**SPENCER**

**Spencer Savings Bank**  
176 Main Street

Date of Incorporation, April 5, 1871

William J. Heffernan  
*President*  
Howard C. Boulton  
Leroy E. Latown  
Burton R. Smith  
*Vice Presidents*

Hezekiah P. Starr  
*Treasurer*  
Robert G. Worthington  
*Assistant Treasurer*  
Edwin L. Marsden  
*Clerk of Corporation*

William J. Heffernan  
*Chairman of Board*

**Trustees**

†M. W. Bemis  
\*H. C. Boulton  
F. O. Dufault  
\*W. J. Heffernan  
F. A. Hobbs  
\*L. E. Latown  
G. E. LeDoux

E. L. Marsden  
J. P. McGrath  
†J. C. McSherry  
\*W. J. Reynis  
\*B. R. Smith  
H. P. Starr  
†G. D. Stone

Deposits go on interest first day of each month  
Dividends are payable 1st Monday of May and  
November  
Annual meeting date as provided for in By-Laws  
first Tuesday of June

\*Member of Board of Investment.  
†Member of Auditing Committee.

**SPRINGFIELD****Hampden Savings Bank**  
**19 Harrison Avenue**

Date of Incorporation, April 13, 1852

George C. Holderness <i>President</i>	Victor E. Quillard <i>Treasurer</i>
Victor E. Quillard <i>Vice President</i>	Ralph M. Harlow Warren A. Hastings
Harvey R. Preston <i>Clerk of Corporation</i>	Henry L. Waltermire <i>Assistant Treasurers</i>

*Trustees*

R. B. Atkinson	A. G. Medlicott
†H. C. Beaver, Jr.	*M. C. Peabody
C. L. Blake	†H. R. Preston
R. D. Clapp	*J. B. Richardson, Jr.
H. J. Collins	V. E. Quillard
J. B. Donovan	†J. J. Shea
*R. R. Emerson	S. M. Stearns
F. H. Faulstich	*R. A. Studley
*G. C. Holderness	A. B. Wallace, III
S. May	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fifteenth day of January

**Springfield Five Cents Savings Bank**  
**1319 Main Street**

Date of Incorporation, April 27, 1854

**Branch Offices****1899 Wilbraham Road**  
**6 Somers Road, East Longmeadow**

Bernard H. McMahon <i>President</i>	John A. Saunders <i>Treasurer</i>
Alfred C. McCarthy John A. Saunders <i>Vice Presidents</i>	Wilfred G. Luthgren <i>Assistant Treasurer</i>

Earl H. Paine  
*Clerk of Corporation**Trustees*

N. Brown (Hon.)	*B. H. McMahon
*A. A. Carroll	T. V. Paige
†D. B. Collings	E. H. Paine
B. Corcoran (Hon.)	K. W. Perry
*R. W. Crowell	J. A. Saunders
E. C. Erickson	J. J. Shea, Jr.
G. J. Gallan	†E. E. Silver, Jr.
D. Gilmore	R. S. Spooner (Hon.)
*D. W. Gordon	G. W. Streeter, Jr.
*A. H. Hovey	R. K. Swett
R. Keeney, Jr.	N. Wallace
E. Kronvall (Hon.)	†F. W. Williams
A. C. McCarthy	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable 3rd Monday of January and July

Annual meeting date as provided for in By-Laws first Tuesday in June

**Springfield Institution for Savings**  
**1459 Main Street**

Date of Incorporation, June 16, 1827

**Branch Offices****561 Sumner Avenue**  
**844 State Street**  
**1360 Carew Street**  
**9 Springfield Street, Agawam**  
**724 Bliss Road, Longmeadow**

Richard A. Booth <i>President</i>	Alfred E. Rowley <i>Treasurer</i>
Charles G. Young John McP. Collins Theodore H. Hanchett William A. James Alfred E. Rowley <i>Vice Presidents</i>	A. Everett Winne <i>Vice Treasurer</i> C. Raymond Prothero William A. Blossom June M. Haskins Robert A. Cross John J. Rapalus <i>Assistant Treasurers</i>
Julius H. Appleton <i>Clerk of Corporation</i>	

*Trustees*

J. H. Appleton	A. Leeds (Hon.)
*R. A. Booth	†S. D. Parker
W. A. Collins	M. F. Peterson (Hon.)
*H. G. Dickey	F. S. Pillsbury
*L. W. Doherty	*A. Roberts
J. F. Egan	C. H. Schaaff
F. C. Emerson	†H. A. Sears
A. G. Erdman	*A. E. Steiger, Jr.
H. R. Feltham (Hon.)	E. H. Thomson (Hon.)
W. A. Hebert (Hon.)	†L. R. Wallace
M. I. Holstein	*C. G. Young
H. Isenburg (Hon.)	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Wednesday in May

**STONEHAM****Stoneham Savings Bank**  
**359 Main Street**

Date of Incorporation, March 28, 1855

Malcolm E. Barron <i>President</i>	Wylie Gardt <i>Treasurer</i>
G. Ernest Bell Winston N. Prescott <i>Vice Presidents</i>	William H. Brock <i>Assistant Treasurer</i>

Philip A. Nelles, Jr.  
*Clerk of Corporation**Trustees*

*M. E. Barron	E. B. Merrithew
*G. E. Bell	P. A. Nelles, Jr.
*F. S. Blanchard	*W. H. Packard
T. P. Devlin	G. C. Patton, Jr.
A. G. Fuller	*W. N. Prescott
R. P. Hall	L. W. Scammon
D. W. Hanson	L. A. Wardwell
†E. C. Hunt	†J. T. Whittemore
E. W. Jefferson	R. A. Wills
†F. A. Lawson	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws Monday preceding the last Sunday in April

\*Member of Board of Investment.

†Member of Auditing Committee.



**TAUNTON**

**Bristol County Savings Bank**  
35 Broadway

Date of Incorporation, March 2, 1846

Ernest G. Gebelein <i>President</i>	Carl E. Crawford <i>Treasurer</i>
Humphrey Barker <i>Vice President</i>	Joseph W. Kirker <i>Assistant Treasurer</i>
Addison L. Jennings <i>Clerk of Corporation</i>	Ernest G. Gebelein <i>Chairman of Board</i>

*Trustees*

*H. Barker	†R. K. Martin
G. Cleathero	*A. B. Nichols, Jr.
C. E. Crawford	*J. H. O'Keefe
*E. G. Gebelein	†R. H. Park
H. S. Hastings	W. R. Reed
A. L. Jennings	J. D. Robertson
J. W. Kirker	†R. C. Witherell
*G. H. M. LeRoy	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday of January

**Taunton Savings Bank**  
12-14 Court Street

Date of Incorporation, February 9, 1869

Walter H. Barker <i>President</i>	Grenville F. Clapp <i>Treasurer</i>
Richard E. Keefe <i>Vice President</i>	Clayton L. Reynolds Arthur T. Smerdon
Thomas F. Corr <i>Clerk of Corporation</i>	Arthur J. F. Tutton <i>Assistant Treasurers</i>

*Trustees*

*W. H. Barker	*R. E. Keefe
F. J. Bassett	†J. F. Leddy
R. B. Champagne	*G. M. Owen
G. F. Clapp	R. J. Park
T. F. Corr, Jr.	J. F. Parker
R. E. Deponte	*S. H. Rhodes
W. P. Dickerman	C. S. Robertson
*C. A. Eldridge	*G. M. Seemann
H. C. Gill, Jr.	S. P. Sowicki
†W. H. Gorey	†E. J. Sullivan
A. E. Gutman	

Deposits go on interest first business day of each month

Dividends are payable 1st business day of January and July

Annual meeting date as provided for in By-Laws first Thursday in January

**UXBRIDGE**

**Uxbridge Savings Bank**  
33 North Main Street

Date of Incorporation, June 3, 1870

**Depot**  
Main Street, East Douglas

E. Raymond Newell <i>President</i>	Richard S. Douglas <i>Treasurer</i>
Samuel R. Scott	Mildred E. Eastman
Robert E. Hamilton	Gordon E. Kollett
Richard S. Douglas <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Axel H. Johnson  
*Clerk of Corporation*

*Trustees*

†R. H. Aldrich	G. W. Guertin
†F. Andrews	*R. E. Hamilton
*C. C. Ballou	R. O. Huddleston
J. E. Branigan	A. H. Johnson
W. G. Brown	*E. R. Newell
H. Buma	A. A. Sabatinelli
G. P. Carver, Jr.	*S. R. Scott
W. B. Chase	*L. S. Voss
†W. J. Crawley, Jr.	P. S. Wheelock
R. S. Douglas	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in January

**WAKEFIELD**

**Wakefield Savings Bank**  
357 Main Street

Date of Incorporation, May 26, 1869

Philip A. Perkins <i>President</i>	A. Maurice Anderson <i>Treasurer</i>
Forrest E. Carter	Gladys Parker
Howard A. Jones <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
	William J. Lee <i>Clerk of Corporation</i>

Philip A. Perkins  
*Chairman of Board*

*Trustees*

A. M. Anderson	W. J. Lee
†M. G. Beebe	H. S. MacLellan
*F. E. Carter	T. L. McManus
L. Day	A. S. North (Hon.)
G. J. Evans	*P. A. Perkins
E. H. Fairbanks	H. J. Skinner (Hon.)
S. Fisher	*W. R. Spaulding
G. F. Gardner	†M. F. Stoddard, Jr.
H. H. Hovey	R. H. Wingate
*H. A. Jones	J. B. Wiswall
*W. E. Jones	†K. A. Worthen

Deposits go on interest first day of the month if made on or before the tenth business day of the month

Dividends are payable February 15 and August 15

Annual meeting date as provided for in By-Laws third Wednesday of February

\*Member of Board of Investment.

†Member of Auditing Committee.

**WALTHAM**

**Waltham Savings Bank**  
702 Main Street

Date of Incorporation, March 19, 1853

**Branch Offices**

432 Boston Post Road, Weston Center  
525 Boston Post Road, South Sudbury

Benjamin F. Wood <i>President</i>	Philip A. Lashway <i>Vice Treasurer</i>
George P. Davis W. Hart Nichols <i>Vice Presidents</i>	Arthur M. Butler, Jr. Willard T. Crossman Frederic A. Lancto
George D. DeGrasse <i>Treasurer</i>	Ralph A. Sederquist <i>Assistant Treasurers</i>

Warren E. Glancy  
*Clerk of Corporation*

**Trustees**

B. Bartlett  
\*C. G. Brewster  
G. P. Davis  
G. D. DeGrasse  
A. DeVincent  
P. L. Flynn  
†W. E. Glancy  
†N. B. Goldberg

H. F. Howe  
†L. J. Johnson  
\*A. V. Mosher  
\*W. H. Nichols  
\*J. F. Robinson  
B. E. Tyler  
\*B. F. Wood

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of March

**WARE**

**Ware Savings Bank**  
4 Bank Street

Date of Incorporation, March 5, 1850

**Branch Office**  
Main Street, Gilbertville

L. Robert Campbell <i>President</i>	Harold O. Graves <i>Treasurer</i>
Charles A. Pearce <i>Exec. Vice President</i>	Irene B. King <i>Assistant Treasurer</i>
Fulton Rindge, Jr. <i>Clerk of Corporation</i>	

**Trustees**

N. P. Benson	†F. J. Kardas
*J. H. Bryson	†J. F. Nields
*L. B. Campbell	C. A. Pearce
*L. R. Campbell	R. H. Quigley
C. T. Hinckley	*M. E. Richardson
*I. A. Hodgen	†F. Rindge, Jr.
*W. M. Hyde	H. R. Salem

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday in June

**WAREHAM**

**Wareham Savings Bank**  
226 Main Street

Date of Incorporation, March 12, 1847

**Branch Office**  
121 Main Street, Falmouth

Frank L. Nickerson <i>President</i>	Francis P. Reed <i>Treasurer</i>
Arthur E. Griffin <i>Vice President</i>	Donald R. Eldridge Paul E. English
Herbert E. Hunziker <i>Clerk of Corporation</i>	Harry B. Metcalfe <i>Assistant Treasurers</i>

Frank L. Nickerson  
*Chair of Board*

**Trustees**

*R. A. Anthony	M. B. Makepeace
†J. M. Balano	*F. MacGregor
T. H. Barth	*F. L. Nickerson
*E. A. Besse	*A. L. Pappi
†B. E. Cushing	F. P. Reed
L. M. Flanders	W. E. Rowley
H. L. Gibbs	†B. E. Shaw
W. L. Gray	*G. H. Smith
*A. E. Griffin	H. P. Smith
H. E. Hunziker	S. H. Wright
R. D. Kiernan	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Monday in January

**WARREN**

**Warren Savings Bank**  
Main and River Streets

Date of Incorporation, February 24, 1882

Charles E. Shepard <i>President</i>	Alfred T. Purinton <i>Treasurer</i>
Bertram W. Perkins John G. Rearick <i>Vice Presidents</i>	William N. Wright <i>Clerk of Corporation</i>

Charles E. Shepard  
*Chairman of Board*

**Trustees**

P. F. Carroll	*B. W. Perkins, Sr.
†B. M. Covell	B. W. Perkins, Jr.
D. B. Gilman	A. T. Purinton
†W. McWhirter	*J. G. Rearick
I. W. Moore (Hon.)	*C. E. Shepard
†J. Orszulak	*V. B. Tuttle
R. R. Paine	W. G. Wood
*C. F. Pease	W. N. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

**WATERTOWN**

**Watertown Savings Bank**  
60 Main Street

Date of Incorporation, April 18, 1870

**Branch Office**  
10 Bigelow Avenue

Charles W. Chamberlain <i>President</i>	Russell W. Monto <i>Treasurer</i>
Harry A. Smith W. Stanley Field <i>Vice Presidents</i>	Marguerite M. Hooley Robert B. Harris <i>Assistant Treasurers</i>

Roger T. Westcott  
*Clerk of Corporation*

*Trustees*

*C. W. Chamberlain	S. P. Mugar
R. B. Chase	T. J. Scott
*L. S. Field	†B. L. Scribner
W. S. Field	*F. D. Shaw
†J. E. Heffernan	*H. A. Smith
*J. S. Hemphill	R. S. Sparrow
A. A. Huse	A. J. Torrielli
W. R. Kennedy	†G. B. Wellman
J. H. Lewis	R. T. Westcott
*W. I. Middleton	

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of November

**WEBSTER**

**Webster Five Cents Savings Bank**  
290 Main Street

Date of Incorporation, March 16, 1868

**Branch Office**  
298 Main Street, Oxford

Ralph K. Hubbard <i>President</i>	David W. Horsley <i>Treasurer</i>
Alexander Wylie Lambert L. Gustafson Joseph M. Morse Francis E. Cassidy <i>Vice Presidents</i>	Margaret C. Canavan <i>Assistant Treasurer</i> James L. Dugan <i>Clerk of Corporation</i>

Ralph K. Hubbard  
*Chairman of Board*

*Trustees*

†H. C. Bartlett	D. W. Horsley
B. F. Brigandi	E. L. Hubbard
*W. A. Cash	*R. K. Hubbard
F. E. Cassidy	L. E. LeBoeuf
H. W. Crawford	*J. M. Morse
J. L. Dugan	†J. C. Prout
L. L. Gustafson	*G. F. White
†D. I. Hey	*A. Wylie

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws third Wednesday in May

**WELLFLEET**

**Wellfleet Savings Bank**  
Main Street

Date of Incorporation, March 3, 1863

William Hokkanen <i>President</i>	Gladys R. Cassidy <i>Treasurer</i>
Charles E. Frazier, Jr. Paul J. Lussier <i>Vice Presidents</i>	Robert C. Dickinson <i>Assistant Treasurer</i>
Clarence S. Smith <i>Clerk of Corporation</i>	Cyril W. Downs <i>Chairman of Board</i>

*Trustees*

†H. W. Carlson	†C. E. Frazier, Jr.
B. C. Collins	*W. Hokkanen
*H. A. Curtis	K. E. Paine
*C. W. Downs	*W. R. Payne
*C. W. Downs, Jr.	†E. F. Rose
†J. R. Dyer, Jr.	†N. C. Young

Deposits go on interest twentieth day of the month  
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Friday in January

**WESTBOROUGH**

**Westborough Savings Bank**  
33 West Main Street

Date of Incorporation, February 9, 1869

**Branch Office**  
53 West Main Street, Northborough

Ellwood N. Hennessy <i>President</i>	E. Irving Hulbert <i>Treasurer</i>
E. Irving Hulbert <i>Exec. Vice President</i>	Walter A. Kinell, Jr. <i>Vice Treasurer</i>
J. Baron Mason <i>Vice President</i>	Dorothy S. Hewey <i>Assistant Treasurer</i>
Edwin P. Fairbanks <i>Clerk of Corporation</i>	Ellwood N. Hennessy <i>Chairman of Board</i>

*Trustees*

*P. D. Blois	*J. B. Mason
†W. C. Blois	*J. G. Nason
G. H. Carlson	†D. Newton
†E. P. Fairbanks	*H. L. Paine
J. M. Foster	*H. K. Tufts
A. E. Gilman	R. S. Tyler
*E. N. Hennessy	W. P. Tyler
R. N. Hennessy	E. L. Uhlman
E. I. Hulbert	A. D. Whelan
A. Kalenian	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws first Thursday in January

\*Member of Board of Investment.

†Member of Auditing Committee.

**WESTFIELD**

**Westfield Savings Bank**  
**100 Elm Street**

Date of Incorporation, April 16, 1853

**Branch Offices**

**206 Park Street, West Springfield**  
**27 Arnold Street**

Arthur W. Knapp <i>President</i>	Ralph D. Neth <i>Treasurer</i>
Wesley L. Mitchell <i>Vice President</i>	Harris J. Bond Iris E. Fresco
Horace N. Fuller <i>Clerk of Corporation</i>	L. Melvin Gendreau <i>Assistant Treasurers</i>

Henry F. Burrows  
*Chairman of Board*

**Trustees**

*H. F. Burrows	*A. W. Knapp
G. T. Chapman	C. C. McPherson
†W. C. Chisholm	W. L. Mitchell
N. A. Clarke	R. D. Neth
*D. C. Colton	*E. V. Oehlbers
H. L. Drake	J. E. Reed
H. N. Fuller	†A. S. Rzewski
†F. H. Gath	H. K. Wakeman
*C. A. Godin	

Deposits go on interest tenth day of each month  
 Dividends are payable January 10 and July 10  
 Annual meeting date as provided for in By-Laws  
 second Wednesday in April

**Woronoco Savings Bank**  
**31 Court Street**

Date of Incorporation, May 5, 1871

**Branch Office**

**College Highway, Southwick**

Laurence W. Shattuck <i>President</i>	Roger L. Wolcott <i>Treasurer</i>
Roger L. Wolcott <i>Exec. Vice President</i>	Katherine L. Chapman
Ralph S. Conner <i>Vice President</i>	James A. Rogers Porter E. Taylor <i>Assistant Treasurers</i>

Andrew Anderson  
*Clerk of Corporation*

**Trustees**

†J. A. Adams	E. A. Jensen
A. Anderson	*G. R. Keegan
T. M. Arnold	†A. Nesin
†O. C. Baker	F. R. O'Donnell
I. C. Barnes	K. S. Pease
J. W. Buckley	*G. W. Roraback
R. L. Cantell	H. Saffer
L. M. Clark	*L. W. Shattuck
*R. S. Conner	R. M. Wilcox
*G. B. Cowles	B. P. Wood
E. L. daSilva (Hon.)	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws  
 third Wednesday in March

**WEYMOUTH**

**East Weymouth Savings Bank**

**744 Broad Street (East Weymouth District)**

Date of Incorporation, February 14, 1872

Joseph J. Holland <i>President</i>	(Office vacant) <i>Treasurer</i>
Robert H. Gaughen	Martha I. Belcher
Ashley B. Jones <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Alton L. Fahey  
*Clerk of Corporation*

**Trustees**

F. L. Alden	G. E. Lane
J. Alden	W. F. Meara, Jr.
H. E. Bowmar	R. H. O'Brien
S. H. Casperson	†A. C. Osborn
†A. L. Fahey	E. A. Perry
*R. H. Gaughen	G. W. Perry
*J. J. Holland	R. Reidy
J. J. Holland, Jr.	†L. V. Smith
*A. B. Jones	

Deposits go on interest tenth day of each month  
 Dividends are payable April 10 and October 10  
 Annual meeting date as provided for in By-Laws  
 second Wednesday in April

**South Weymouth Savings Bank**

**88 Pleasant Street (South Weymouth District)**

Date of Incorporation, March 6, 1868

Carl A. R. Lewis <i>President</i>	F. William Lawton <i>Treasurer</i>
F. William Lawton <i>Exec. Vice President</i>	George F. Gardner
Clayton W. Nash	Arthur G. Martell
Fred T. Barnes <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	William P. Fillebrown <i>Clerk of Corporation</i>

Carl A. R. Lewis  
*Chairman of Board*

**Trustees**

*F. T. Barnes	H. Hoffman
A. O. Bicknell	F. W. Lawton
J. F. Chipman	*C. A. R. Lewis
J. H. Clapp	†C. L. McGaw
H. B. Coleman	*E. W. Moxon
J. M. Coleman	*C. W. Nash
†A. C. Fearing	*H. B. Nash
*J. W. Field	F. Ness
W. P. Fillebrown	*J. W. O'Donnell
H. I. Granger	†R. G. Parker

Deposits go on interest tenth day of each month  
 Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws  
 first Monday in January

\*Member of Board of Investment.

†Member of Auditing Committee.



**Weymouth Savings Bank**  
47 Washington Street

Date of Incorporation, February 16, 1833

George H. Thompson <i>President</i>	Melvin E. Sherman <i>Treasurer</i>
James P. Reilly Fred Belyea <i>Vice Presidents</i>	Ruth P. Bosien <i>Assistant Treasurer</i>
Francis M. Loud <i>Clerk of Corporation</i>	Frank M. Bryant <i>Chairman of Board</i>

*Trustees*

†F. Belyea	*C. W. Morrison
*F. M. Bryant	*J. P. Reilly
E. S. Cook	*N. J. Reilly
W. N. Flynt	J. C. Settles
L. Fulton	M. E. Sherman
E. B. Given, Jr.	*G. H. Thompson
F. M. Loud	R. C. Warmington
†R. McClelland	E. T. Wilson
†R. L. Morgan	

Deposits go on interest fifteenth day of each month  
Dividends are payable 3rd Monday of March, June,  
September and December

Annual meeting date as provided for in By-Laws  
first Tuesday after fifth day of March

**WHITMAN**

**Whitman Savings Bank**  
584 Washington Street

Date of Incorporation, February 16, 1888

Herbert L. Shepherd <i>President</i>	Reginald A. Conrad <i>Treasurer</i>
Joseph W. Bjork <i>Exec. Vice President</i>	Warren R. Corliss Irene R. Smith <i>Assistant Treasurers</i>
George A. Brouillard <i>Clerk of Corporation</i>	

*Trustees*

J. W. Bjork	D. F. Leach
G. A. Brouillard	*R. K. Litchfield
*C. P. Burrill	†N. G. MacDonald
*W. B. Clark	*W. F. McCarthy
R. A. Conrad	W. J. McCarthy
R. B. Cooke (Hon.)	L. E. Millett
†A. S. Gilman	*H. L. Shepherd
H. L. Horte	H. C. Young
†H. S. Keith	

Deposits go on interest fifteenth day of each month  
if made on or before the twenty-fourth day of the  
month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws  
first Tuesday after the second Monday of March

**WILLIAMSBURG**

**Haydenville Savings Bank**  
Corner of Bridge and Main Streets  
(Haydenville District)

Date of Incorporation, March 17, 1869

(Office vacant) <i>President</i>	Harry W. Tower <i>Treasurer</i>
Roswell S. Jorgensen <i>Exec. Vice President</i>	Donald R. Packard <i>Assistant Treasurer</i>
Merwin F. Packard <i>Vice President</i>	Charles M. Damon, Sr. <i>Clerk of Corporation</i>

*Trustees*

*H. R. Bisbee	T. F. Lenihan
†R. T. Bisbee	†H. F. Loud
†L. H. Cranson	D. S. Outhuse
C. M. Damon, Sr.	L. H. Packard
D. P. Healy	*M. F. Packard
R. S. Jorgensen	*W. H. Senecal
*H. S. Kellogg	R. B. Smith

Deposits go on interest fifteenth business day of  
each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws  
first Wednesday in December

**WILLIAMSTOWN**

**Williamstown Savings Bank**  
171 Main Street

Date of Incorporation, April 6, 1892

Paul B. Jayne <i>President</i>	Raymond A. Mason <i>Treasurer</i>
Thomas M. McMahon <i>Vice President</i>	George D. Walker Lila L. Niles <i>Assistant Treasurers</i>

Wade W. Rudman  
*Clerk of Corporation*

*Trustees*

†L. S. Blair	B. Mears (Hon.)
J. P. English	†N. Phelps
*S. E. Gardner	†P. G. Robbins
*C. B. Hall	W. W. Rudman
W. S. Hamilton (Hon.)	*L. Rudnick
P. S. Hart	L. S. Towne
*P. B. Jayne	L. G. Treadway (Hon.)
R. A. Mason	*P. P. Welanetz
T. M. McMahon	H. Wooster

Deposits go on interest first day of the month if  
made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws  
last Monday in September

\*Member of Board of Investment.

†Member of Auditing Committee.

**WINCHENDON****Winchendon Savings Bank**  
**112 Central Street**

Date of Incorporation, March 31, 1854

Arnold E. Anderson <i>President</i>	Robert F. King, Jr. <i>Treasurer</i>
Cranston D. Eldredge Karl M. Parks <i>Vice Presidents</i>	Dorothy Solander <i>Assistant Treasurer</i>
Celian H. Abbott <i>Clerk of Corporation</i>	Arnold E. Anderson <i>Chairman of Board</i>

*Trustees*

†C. H. Abbott	K. M. Parks
*A. E. Anderson	†L. P. Prance
M. R. Bateman	*M. W. Smith
†W. D. Brown	H. E. Stearns
*C. D. Eldredge	E. M. Thompson
R. F. King, Jr.	K. B. White, Jr.
*J. W. Meyer, Jr.	*J. J. Witt

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

Annual meeting date as provided for in By-Laws first Wednesday in December

**WINCHESTER****Winchester Savings Bank**  
**26 Mt. Vernon Street**

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Arnold M. Gibson <i>Treasurer</i>
William J. Speers, Jr. Ralph W. Hatch <i>Vice Presidents</i>	Nellie L. Ralph W. Donald Maxwell <i>Assistant Treasurers</i>
Austin Broadhurst <i>Clerk of Corporation</i>	James F. Dwinell, Jr. <i>Chairman of Board</i>

*Trustees*

*P. F. Avery	R. W. Hatch
†S. Avery	W. B. Hersey
C. W. Bennett	†G. H. Hood, Jr.
J. W. Blackham	*E. H. Kenerson (Hon.)
A. Broadhurst	R. B. Kittredge
W. L. Davis	C. L. Moore
*J. F. Dwinell, Jr.	*H. S. Richardson, Jr.
†A. E. Eaton	F. E. Smith (Hon.)
C. S. Eaton	*W. J. Speers, Jr.
M. T. Freeman	*P. P. Wadsworth
E. V. French	J. B. Willing
A. M. Gibson	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

**WINTHROP****Winthrop Savings Bank**  
**25 Bartlett Road**

Date of Incorporation, March 16, 1914

Edward R. Thomas <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
Frank C. Gorman G. Malcolm McNeil <i>Vice Presidents</i>	Florence R. Cummings <i>Assistant Treasurer</i>
Ernest E. Hardy <i>Clerk of Corporation</i>	

*Trustees*

D. M. Boylan	*H. J. Hyatt
L. S. Burke	†A. B. Marsh
M. L. Flinn	*G. M. McNeil
*F. C. Gorman	*A. J. Soper
J. Gregorie	†A. G. Sullivan
E. E. Hardy	E. R. Thomas
*A. W. Hodges	†J. K. Weiner
E. M. Howard	

Deposits go on interest tenth business day of each month

Dividends are payable Friday following the 3rd Wednesday of April and October

Annual meeting date as provided for in By-Laws third Wednesday in January

**WOBURN****Woburn Five Cents Savings Bank**  
**19 Pleasant Street**

Date of Incorporation, April 7, 1854

Perley E. Skinner <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Alfred W. Peterson Kenneth B. Williams <i>Vice Presidents</i>	Evelyn W. Fowle William E. Harvey <i>Assistant Treasurers</i>

Henry M. Leen  
*Clerk of Corporation**Trustees*

F. W. French, Jr.	†H. E. Marshall
F. A. Gifford	J. T. Martin
*J. C. Hodges	†R. E. Miltzer
E. C. Holland	*A. W. Peterson
D. B. Johnson	†C. J. Peterson
H. M. Leen	*F. E. Skinner
R. E. Lentz	*K. B. Williams
*C. A. Mahoney	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Friday of July

\*Member of Board of Investment.

†Member of Auditing Committee.

**WORCESTER****Bay State Savings Bank**  
28-30 Franklin Street

Date of Incorporation, March 9, 1895

Kenneth P. Higgins <i>President</i>	Thomas L. Rooney <i>Treasurer</i>
John W. O'Meara Thomas L. Rooney <i>Vice Presidents</i>	Patricia A. Naumnik James M. Carpenter <i>Assistant Treasurers</i>
Robert R. Gallagher <i>Clerk of Corporation</i>	

*Trustees*

J. P. Coakley	*K. P. Higgins
W. M. Conlin	J. J. Ladden
E. J. Croce	J. J. Marshall
†J. J. Curran	*J. W. O'Meara
*W. B. Dennen	H. E. Prunier
C. N. Dewey	†R. C. Reidy
F. J. Donoghue	T. L. Rooney
*E. F. Donohue	†T. S. Shea
R. R. Gallagher	*F. J. Sullivan
F. S. Harvey	J. S. Toomey

Deposits go on interest first day of the month if made on or before the second business day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws first Thursday of June

**People's Savings Bank, in the city of Worcester**  
450 Main Street

Date of Incorporation, May 13, 1864

**Branch Offices**  
**Webster Square Plaza**  
344 West Boylston Street, West Boylston

Percy H. G. Harris <i>President</i>	Gordon H. Crossley <i>Treasurer</i>
H. Waite Hurlburt John F. Handfield <i>Vice Presidents</i>	Walter F. Brigham Robert W. LeBlanc <i>Assistant Treasurers</i>
Ralph M. Colburn <i>Clerk of Corporation</i>	

*Trustees*

E. G. Bagley	*P. H. G. Harris
P. C. Beals	R. H. Harris
R. W. Booth	*C. D. Heywood
R. S. Bowditch	F. W. Howe, Jr.
*C. R. Brownell	H. W. Hurlburt
J. Z. Buckley	*P. M. Morgan
J. R. Carter	T. R. Mountain
*F. H. Daniels	P. R. O'Connell
J. B. Davis, Jr.	†A. E. Rankin
J. P. Franklin	†G. Sessions
H. Gooch, Jr.	†F. W. Seymour
W. G. Hall	C. M. Stanley
J. F. Handfield	A. T. Wall
F. L. Harrington, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 1 and August 1

Annual meeting date as provided for in By-Laws third Thursday in January

**Worcester County Institution for Savings**  
365 Main Street

Date of Incorporation, February 8, 1828

**Branch Offices**  
**500 Pleasant Street**  
**29 West Boylston Street**  
**353 Grafton Street**

Arnold W. Conti <i>President</i>	Leon C. Gould <i>Vice Treasurer</i>
George Avery White, Jr. <i>Clerk of Corporation</i>	James D. Watt John F. Gilbert
Stanley G. Quackenbush <i>Treasurer</i>	George L. Emery Thomas E. Hills Grove
C. Lane Goss <i>Chairman of Board</i>	Frank A. Brown <i>Assistant Treasurers</i>

*Trustees*

F. T. Blake (Hon.)	†J. B. Lowell
E. L. Clifford	F. J. McGrath
A. W. Conti	R. W. Mirick
J. A. Crotty	M. Morgan
†R. Cushman	*A. Palmer
W. G. Davis	A. W. Rice
*P. Fletcher	C. Riley
R. S. Frost	W. H. Sawyer
B. B. Gilman	A. W. Smith
*C. L. Goss	†H. I. Spencer
R. F. Gow	R. W. Stoddard
R. G. Hess	B. C. Wheeler
H. B. Jefferson	G. A. White, Jr.
D. W. Lincoln	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws fourth Tuesday of January

**Worcester Five Cents Savings Bank**  
316 Main Street

Date of Incorporation, April 10, 1854

**Branch Offices**  
**21 Central Square, Grafton**  
**1099 Main Street, Holden**  
**574 Main Street, Shrewsbury**

Richard N. Symonds <i>President</i>	Carl A. G. Anderson George R. Frye Donald A. Thomson Roger A. Starbard <i>Assistant Treasurers</i>
Ralph W. Hager <i>Vice President</i>	Walter G. Butler <i>Clerk of Corporation</i>
Frank R. Heath, Jr. <i>Treasurer</i>	

*Trustees*

*H. M. Booth	L. H. Lougee
†W. G. Butler	W. L. Macintosh
*E. B. Coghlin	W. M. Mill
R. J. Forkey	†G. T. Miller
R. W. Hager	G. A. O'Brien
*H. C. Hardy	P. M. Purrington
†F. L. Harrington	*A. B. Reed
R. A. Heald	*R. N. Symonds
E. M. Hicks	*R. Washburn
J. M. Hogg	G. C. Whitney, II
W. C. Lane, Jr.	

Deposits go on interest first business day of each month if made on or before the tenth day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday of January

\*Member of Board of Investment.

†Member of Auditing Committee.

**Worcester Mechanics Savings Bank**  
**315 Main Street**  
 Date of Incorporation, May 15, 1851  
**Branch Offices**  
**Lincoln Plaza, Lincoln Street**  
**701 Southbridge Street, Auburn**

Nathan T. Bascom <i>President</i>	Roderick H. McColl <i>Treasurer</i>
John W. Coghlin <i>Vice President</i>	Clayton W. Adams Dean E. Storey Reid C. Preston <i>Assistant Treasurers</i>
Philip B. Heywood <i>Clerk of Corporation</i>	

**Trustees**

C. S. Barton	C. Knight, Jr.
*N. T. Bascom	R. H. McColl
†F. T. Blake, Jr.	E. F. O'Brien
*J. W. Coghlin	*R. J. Rutherford
R. U. Cross	†R. E. Secord
†G. G. DeMallie	R. M. Spencer
*F. H. Dewey, Jr.	R. M. Stobbs
F. H. Dewey, 3rd	H. P. Clarke
*R. E. Duffy	J. S. Tomajan
H. H. Forbes (Hon.)	M. E. Tuller
L. F. Harris	L. Wald
P. B. Heywood	W. J. Whipple
A. B. Holmstrom	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15  
 Annual meeting date as provided for in By-Laws  
 second Monday in April

**YARMOUTH****Bass River Savings Bank**

**307 Main Street**  
**(South Yarmouth District)**

Date of Incorporation, April 15, 1874

**Branch Offices**

**338 Main Street, Hyannis**  
**Yarmouth Shopping Plaza, South Yarmouth**  
**Main Street, Dennis Port**

LeRoy W. Long <i>President</i>	Carroll V. Murdock <i>Treasurer</i>
Sumner I. Lawrence	Nathan C. Austin
Paul M. Swift <i>Vice Presidents</i>	George F. Barabe
William P. Swift <i>Clerk of Corporation</i>	Herbert W. Berry
	Stafford I. Burrell
	Philip H. Schoener <i>Assistant Treasurers</i>

LeRoy W. Long  
*Chairman of Board*

**Trustees**

E. W. Ambrose	*L. W. Long
*F. M. Angus	A. L. Lovequist
L. C. Antonellis	R. C. Macallister
J. E. Barnard, Jr.	†J. M. Newkirk, Jr.
T. Bearse	*R. H. Nye
T. L. Cottrell	W. J. O'Neil, Jr.
*N. Crowell	J. G. Pettit
P. Davenport	R. F. Raddin
E. R. Eastman	H. L. Small
F. A. Eldredge	*P. M. Swift
†E. R. Greene	W. P. Swift
H. L. Hayes, Jr.	L. Warren
G. B. Kelley	N. E. Welch
†W. C. Kelley	E. Winslow
*S. I. Lawrence	N. H. Wixon

Deposits go on interest first day of the month if made on or before the tenth day of the month  
 Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws  
 second Monday in April

**BOSTON**

**Mutual Savings Central Fund, Inc.**  
**82 Devonshire Street**

Date of Incorporation, March 2, 1932

A. George Gilman <i>President</i>	Albert A. Conrad, Jr. <i>Treasurer</i>
William Petersen <i>Ezec. Vice President</i>	Archibald Dresser <i>Assistant Treasurer</i>
Norman F. Barrett <i>Vice President</i>	Rutherford E. Smith <i>Clerk of Corporation</i>

**Directors**

*N. F. Barrett	P. H. G. Harris
*N. T. Bascom	L. S. Hayden
*C. J. Bateman, Jr.	F. A. Hebard
C. Bigelow	J. W. Hull
*G. H. Bonsall	R. H. Keith
W. S. Brown	L. J. Lamont
E. P. Clark	*B. H. McMahon
A. Dresser	S. W. Parsons
*H. E. Fasser	C. M. Poore
*A. G. Gilman	L. C. Taylor
C. E. Goodhue, Jr.	

**Savings Bank Investment Fund**  
**82 Devonshire Street**

Date of Incorporation, August 8, 1945

Maynard L. Harris <i>President</i>	John S. Howe <i>Treasurer</i>
G. Churchill Francis <i>Vice President</i>	Albert A. Conrad, Jr. <i>Clerk of Corporation</i>

**Directors**

N. F. Barrett	J. S. Howe
*G. H. Beever	*E. W. Johnson
S. D. Evans	W. Newcomb
G. C. Francis	W. H. Smith, 2nd
*M. L. Harris	*A. W. Soule
*P. H. G. Harris	

**Savings Banks Employees**  
**Retirement Association**  
**111 Devonshire Street**

Organized February 3, 1944

Harold E. Hollingworth <i>President</i>	Neil MacInnis <i>Treasurer</i>
Robert S. Goldthwait <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

**Trustees**

*J. H. Bacheller, Jr.	E. W. Johnson
N. F. Barrett	*N. MacInnis
C. E. Crawford	A. N. Nettleton
*R. S. Goldthwait	A. E. Rowley
*J. R. Goodwin	R. F. Sykes
*R. G. Granger	*R. N. Symonds
R. P. Gray	A. F. Thompson
*H. E. Hollingworth	R. L. Wolcott

\*Executive Committee

\*Member of Board of Investment.

†Member of Auditing Committee.





ABSTRACTS OF THE ANNUAL REPORTS  
OF  
SAVINGS BANKS,  
INSTITUTIONS FOR SAVINGS,  
MUTUAL SAVINGS CENTRAL FUND, INC.,  
SAVINGS BANK INVESTMENT FUND  
AND  
SAVINGS BANKS EMPLOYEES  
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1964

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
	<b>Assets</b>		
1	Cash, checks and items . . . . .	\$37,298 30	\$136,224 49
2	Due from banks . . . . .	200,841 40	78,572 36
3	U. S. Government obligations, direct and fully guaranteed . . . . .	4,805,812 27	4,345,044 20
4	State, county and municipal obligations . . . . .	285,919 61	—
5	Other bonds, notes and debentures . . . . .	791,342 62	22,245 00
6	Bank and fire insurance company stocks, etc. . . . .	\$54,969 17	324,000 21
7	Real estate loans (conventional) . . . . .	7,871,837 02	6,730,409 30
8	G.I. loans (in-state) . . . . .	1,184,508 73	128,095 34
9	F.H.A. loans (in-state) . . . . .	1,289,078 33	37,740 83
10	G.I. loans (out-of-state) . . . . .	—	1,194,584 98
11	F.H.A. loans (out-of-state) . . . . .	\$38,930 47	383,152 98
12	Personal loans . . . . .	—	204,202 01
13	Other loans . . . . .	92,690 38	38,344 28
14	Banking premises . . . . .	29,978 65	85,260 03
15	Furniture and fixtures . . . . .	21,890 64	35,618 02
16	Other real estate owned, etc. . . . .	—	7,792 84
17	Taxes and insurance paid on mortgaged properties . . . . .	278 80	41 80
18	Mortgage acquisition costs . . . . .	—	450 00
19	Mutual Savings Central Fund, Inc. . . . .	15,745 48	18,557 53
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	28,215 62	5,796 12
22	Total . . . . .	<b>\$18,349,358 49</b>	<b>\$13,776,193 32</b>
	<b>Liabilities</b>		
23	Ordinary deposits . . . . .	\$15,897,128 42	\$11,572,311 30
24	Special Notice Account deposits . . . . .	—	488,473 62
25	Systematic Savings Account deposits . . . . .	—	7,332 50
26	Club deposits . . . . .	70,949 50	39,508 50
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	24,245 09	54,651 44
30	Due to mortgagors . . . . .	105,837 91	92,180 36
31	Mortgagors' payments not applied . . . . .	23,916 24	69,960 55
32	Net interim income . . . . .	69,236 98	169,383 47
33	All other liabilities . . . . .	1,801 85	1,832 49
34	Guaranty Fund . . . . .	1,091,496 48	682,038 52
35	Percentage to total deposits . . . . .	6 84	5.63
36	Other surplus accounts . . . . .	\$1,064,746 02	\$598,500 57
37	Percentage to total deposits . . . . .	6.67	4.94
38	Total . . . . .	<b>\$18,349,358 49</b>	<b>\$13,776,193 32</b>
	<b>General Information</b>		
39	Number of deposit accounts October 31, 1963 . . . . .	5,901	7,398
40	Number of deposit accounts opened during period . . . . .	497	598
41	Number of deposit accounts closed during period . . . . .	586	699
42	Number of accounts October 31, 1964 . . . . .	5,812	7,297
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4 1/4	4 1/8
44	Amount of all dividends paid during period . . . . .	\$650,403 01	\$456,998 15
45	Number of deposits made during period . . . . .	8,741	16,338
46	Number of withdrawals made during period . . . . .	7,022	8,224
47	Amount deposited during period . . . . .	\$3,169,665 81	\$2,570,170 95
48	Amount withdrawn during period . . . . .	\$3,014,930 48	\$2,380,689 34
49	Average amount in each account . . . . .	\$2,735 00	\$1,645 00
50	Number of real estate loans October 31 . . . . .	1,471	1,205
51	Average real estate loan . . . . .	\$7,603 00	\$7,032 00
52	Number of other loans October 31 . . . . .	56	245
53	Average other loan . . . . .	\$1,655 00	\$990 00
54	*Gross income received during period . . . . .	\$878,398 87	\$616,342 09
	<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>		
55	Salaries, fees, bonuses, etc. . . . .	\$85,115 23	\$41,936 14
56	*Bank building occupancy . . . . .	15,951 61	11,047 77
57	Advertising . . . . .	2,733 33	5,971 50
58	Contributions, etc. . . . .	1,760 58	1,980 87
59	State tax . . . . .	1,906 94	1,999 10
60	Miscellaneous . . . . .	34,829 94	25,391 32
61	Total of above costs per \$1,000 of deposits . . . . .	8 95	7 32

\*Includes 3% of amount invested in banking premises.

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$54,482 72	\$165,270 47	\$384,347 34	\$384,540 87	\$38,238 03	1
478,379 10	296,456 60	233,260 92	449,793 99	549,829 83	2
4,631,902 11	7,537,412 60	6,859,942 72	8,169,188 60	8,128,613 37	3
—	—	—	2,246,284 84	—	4
1,669,571 77	741,385 42	693,473 33	1,662,524 82	546,652 82	5
813,079 81	942,794 17	870,666 17	1,741,297 80	643,130 24	6
3,801,726 20	16,934,692 90	14,432,160 04	18,832,850 90	10,300,502 46	7
307,725 66	642,904 64	6,389,784 50	15,471,899 85	313,280 72	8
—	389,634 83	5,809,679 56	8,350,728 11	—	9
—	2,558,731 51	1,068,939 13	1,355,653 10	—	10
—	3,240,904 76	714,373 46	1,315,121 63	—	11
—	81,604 91	266,654 16	130,554 67	13,415 20	12
222,465 59	642,766 18	1,012,891 61	305,698 86	292,795 02	13
17,322 47	51,268 77	112,092 35	486,281 98	41,460 89	14
10,241 23	29,587 38	133,397 48	117,358 50	7,125 66	15
5,676 43	1,034 01	10,636 66	22,577 07	14,763 41	16
322 00	—	—	—	—	17
—	6,067 83	—	171,552 57	84,706 36	18
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	19
1 00	1 00	—	1 00	1 00	20
2,096 60	35,796 38	301,044 11	195,428 06	3,451 07	21
\$12,035,631 10	\$34,343,455 94	\$39,347,323 94	\$61,509,801 69	\$20,996,373 04	22
\$10,535,885 86	\$25,706,890 66	\$29,012,268 93	\$43,927,435 81	\$18,514,250 47	23
—	4,244,273 00	5,914,258 28	11,001,616 92	—	24
—	—	—	—	—	25
11,724 00	121,656 50	29,459 00	380,827 00	25,306 00	26
—	—	200,000 00	—	—	27
—	—	—	—	—	28
—	152,679 77	85,318 97	102,598 34	6,088 77	29
61,619 69	389,469 20	681,213 91	400,085 00	32,669 23	30
32,054 70	62,353 50	218,924 32	538,082 05	79,680 69	31
8,249 84	482,600 42	48,403 96	212,995 61	—	32
8,156 37	1,462 28	10,694 27	26,485 87	651 66	33
783,861 00	1,860,727 70	1,851,000 00	2,697,686 07	1,213,000 00	34
7.43	6.19	5.30	4.88	6.54	35
594,069 64	1,321,342 91	1,295,782 30	2,221,989 02	1,124,726 22	36
5.63	4.39	3.71	4.02	6.07	37
\$12,035,631 10	\$34,343,455 94	\$39,347,323 94	\$61,509,801 69	\$20,996,373 04	38
7,756	14,127	16,851	38,063	9,326	39
460	2,709	3,049	4,263	630	40
588	1,926	2,353	4,211	671	41
7,628	14,910	17,547	38,115	9,285	42
4	4	4	34	414	43
\$400,603 08	\$1,075,477 12	\$1,291,870 44	\$1,982,661 23	\$735,928 75	44
12,225	36,643	62,385	113,274	20,290	45
7,468	22,860	27,809	66,844	10,058	46
\$1,828,463 74	\$12,207,920 49	\$12,203,374 06	\$21,110,455 65	\$3,597,241 36	47
\$2,011,003 29	\$10,554,812 34	\$10,890,898 23	\$20,015,293 19	\$3,047,774 75	48
\$1,376 00	\$2,009 00	\$1,980 00	\$1,441 00	\$1,994 00	49
686	2,223	2,627	4,995	1,277	50
\$5,990 00	\$10,691 00	\$10,816 00	\$9,080 00	\$8,311 00	51
149	478	996	435	243	52
\$1,493 00	\$1,515 00	\$1,284 00	\$1,003 00	\$1,260 00	53
\$517,452 52	\$1,540,581 16	\$1,777,040 16	\$2,793,423 84	\$918,350 46	54
\$39,615 49	\$109,737 97	\$163,286 35	\$326,664 22	\$46,088 59	55
10,753 74	21,160 99	32,241 22	77,052 41	15,336 48	56
2,314 97	15,955 57	23,676 46	26,138 16	5,222 77	57
600 00	570 00	5,516 42	10,533 03	275 00	58
7,486 54	21,962 22	5,539 71	8,714 50	—	59
23,949 46	75,214 93	90,136 96	149,919 84	26,077 05	60
8 04	8 17	9 17	10 91	5 02	61



		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$33,523 16	\$8,599 36
2	Due from banks . . . . .	190,314 39	46,764 65
3	U. S. Government obligations, direct and fully guaranteed . . . . .	3,624,070 94	1,722,302 59
4	State, county and municipal obligations . . . . .	817,102 66	—
5	Other bonds, notes and debentures . . . . .	487,710 00	255,058 52
6	Bank and fire insurance company stocks, etc. . . . .	632,632 39	349,450 52
7	Real estate loans (conventional) . . . . .	8,964,078 14	4,135,712 99
8	G.I. loans (in-state) . . . . .	188,385 19	—
9	F.H.A. loans (in-state) . . . . .	—	—
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	—	—
12	Personal loans . . . . .	—	—
13	Other loans . . . . .	602,073 48	65,806 59
14	Banking premises . . . . .	44,058 19	34,149 22
15	Furniture and fixtures . . . . .	10,002 47	3,045 11
16	Other real estate owned, etc. . . . .	—	617 70
17	Taxes and insurance paid on mortgaged properties . . . . .	2,877 08	3,933 54
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	16,685 21	8,852 00
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	4,068 02	3,563 91
22	<b>Total</b> . . . . .	<b>\$15,617,582 32</b>	<b>\$6,637,857 70</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$13,787,733 16	\$5,841,946 89
24	Special Notice Account deposits . . . . .	—	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	115,747 00	15,273 75
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	—	—
30	Due to mortgagors . . . . .	63,309 68	35,126 25
31	Mortgagors' payments not applied . . . . .	49,055 19	16,652 07
32	Net interim income . . . . .	208,526 71	83,208 14
33	All other liabilities . . . . .	2,436 80	19 70
34	Guaranty Fund . . . . .	790,000 00	336,949 65
35	Percentage to total deposits . . . . .	5.68	5.75
36	Other surplus accounts . . . . .	\$600,773 78	\$308,681 25
37	Percentage to total deposits . . . . .	4.32	5.27
38	<b>Total</b> . . . . .	<b>\$15,617,582 32</b>	<b>\$6,637,857 70</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	8,708	3,291
40	Number of deposit accounts opened during period . . . . .	807	260
41	Number of deposit accounts closed during period . . . . .	877	347
42	Number of accounts October 31, 1964 . . . . .	8,638	3,204
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4 1/4	4 1/4
44	Amount of all dividends paid during period . . . . .	\$534,988 50	\$236,448 56
45	Number of deposits made during period . . . . .	19,768	4,568
46	Number of withdrawals made during period . . . . .	10,556	2,596
47	Amount deposited during period . . . . .	\$3,631,188 52	\$887,925 60
48	Amount withdrawn during period . . . . .	\$3,246,591 03	\$916,934 22
49	Average amount in each account . . . . .	\$1,596 00	\$1,823 00
50	Number of real estate loans October 31 . . . . .	1,393	739
51	Average real estate loan . . . . .	\$6,570 00	\$5,596 00
52	Number of other loans October 31 . . . . .	209	53
53	Average other loan . . . . .	\$2,881 00	\$1,241 00
54	*Gross income received during period . . . . .	\$709,925 16	\$306,237 78
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$58,454 23	\$21,019 38
56	*Bank building occupancy . . . . .	3,348 84	7,156 61
57	Advertising . . . . .	1,957 75	1,847 45
58	Contributions, etc. . . . .	1,000 01	931 99
59	State tax . . . . .	—	68 60
60	Miscellaneous . . . . .	26,003 83	11,328 92
61	Total of above costs per \$1,000 of deposits . . . . .	6 58	7 25

\*Includes 3% of amount invested in banking premises.

BELMONT	BEVERLY	BOSTON		
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	
\$143,021 55	\$91,252 49	\$875,035 71	\$341,763 31	1
304,106 44	294,755 92	1,539,567 98	286,457 53	2
5,658,493 92	10,946,977 74	111,204,657 12	14,444,592 87	3
—	499,879 61	1,862,282 69	—	4
241,232 50	2,997,949 61	3,022,095 75	707,995 91	5
886,823 53	2,406,720 13	10,114,153 64	1,667,409 40	6
14,297,980 32	19,381,378 64	140,258,011 15	13,549,378 53	7
\$20,893 21	16,324,619 40	73,262,687 25	5,954,225 94	8
—	4,719,767 33	43,958,544 54	695,136 21	9
—	—	81,188,363 99	2,043,015 52	10
—	—	100,439,101 82	4,938,450 41	11
18,773 92	190,754 27	4,464 78	—	12
335,768 42	654,248 40	5,980,498 40	846,953 31	13
105,787 51	102,217 48	1,587,376 94	102,888 85	14
28,120 87	38,315 83	598,550 60	45,291 00	15
—	22,952 34	733,074 25	451,469 86	16
1,075 64	231 10	—	—	17
33,262 73	90,116 61	674,779 61	43,861 97	18
21,290 07	57,430 82	630,139 72	46,489 59	19
3,500 00	1 00	—	1 00	20
8,688 48	11,136 68	188,409 66	107,977 33	21
<b>\$22,908,819 11</b>	<b>\$58,830,705 40</b>	<b>\$578,121,795 60</b>	<b>\$46,273,358 54</b>	<b>22</b>
\$20,737,802 96	\$50,729,837 67	\$422,131,835 37	\$41,447,375 51	23
—	—	93,503,667 34	297,392 68	24
242,580 00	162,259 80	—	—	25
—	—	—	330,892 00	26
—	—	—	—	27
7,725 69	23,362 12	3,556,645 81	187,693 20	28
23,527 00	551,989 73	13,937,545 87	110,760 10	29
—	1,729,828 64	454,866 19	153,687 25	30
262,145 66	86,454 55	748,595 25	541,066 93	31
10,455 96	22,565 11	2,032,823 02	10,603 03	32
908,000 00	3,304,000 00	27,014,000 00	1,977,000 00	33
4.33	6.49	5.24	4.70	34
716,581 84	2,220,407 78	14,741,816 75	1,216,887 84	35
3.42	4.36	2.86	2.89	36
<b>\$22,908,819 11</b>	<b>\$58,830,705 40</b>	<b>\$578,121,795 60</b>	<b>\$46,273,358 54</b>	<b>37</b>
13,862	23,732	171,251	22,533	38
1,264	2,401	29,000	1,978	39
1,265	2,367	30,707	2,832	40
13,861	23,766	169,544	21,679	41
4	4 3/4	4	4 1/2	42
\$749,936 48	\$2,046,160 59	\$19,789,673 49	\$1,634,886 66	43
41,509	75,666	428,852	52,879	44
23,074	51,710	294,510	35,066	45
\$7,206,112 92	\$13,632,670 13	\$193,175,038 61	\$9,837,281 90	46
\$6,424,622 87	\$11,730,815 51	\$181,867,949 77	\$10,875,351 82	47
\$1,488 00	\$2,135 00	\$3,041 00	\$1,926 00	48
1,193	3,846	36,821	2,513	49
\$12,673 00	\$10,511 00	\$11,925 00	\$10,816 00	50
243	880	1,316	248	51
\$1,459 00	\$960 00	\$4,548 00	\$3,415 00	52
\$1,066,493 60	\$2,625,116 22	\$25,378,874 58	\$2,160,548 61	53
—	—	—	—	54
\$80,908 80	\$194,624 67	\$1,212,270 62	\$197,157 91	55
22,733 61	20,714 01	474,783 68	32,499 23	56
5,365 24	15,439 04	198,740 99	4,618 66	57
3,478 44	6,123 39	37,500 00	1,104 00	58
—	547 23	559,089 25	31,720 50	59
61,314 06	111,965 28	786,539 98	123,695 60	60
8 39	6 89	6 34	9 36	61

		BOSTON	
		CHARLESTOWN SAVINGS BANK	DORCHESTER SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$566,356 18	\$364,444 40
2	Due from banks . . . . .	2,186,746 29	3,672,213 38
3	U. S. Government obligations, direct and fully guaranteed . . . . .	82,456,130 33	18,345,643 65
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	2,428,336 84	3,578,022 30
6	Bank and fire insurance company stocks, etc. . . . .	14,911,730 82	2,225,406 43
7	Real estate loans (conventional) . . . . .	139,544,857 99	48,619,694 20
8	G.I. loans (in-state) . . . . .	31,420,164 44	9,077,532 10
9	F.H.A. loans (in-state) . . . . .	12,384,038 45	9,207,940 82
10	G.I. loans (out-of-state) . . . . .	9,885,571 64	3,646,128 74
11	F.H.A. loans (out-of-state) . . . . .	19,822,361 55	6,318,835 77
12	Personal loans . . . . .	55,469 94	—
13	Other loans . . . . .	5,659,236 56	519,358 47
14	Banking premises . . . . .	1,801,026 26	604,088 31
15	Furniture and fixtures . . . . .	328,641 59	179,468 00
16	Other real estate owned, etc. . . . .	149,961 70	103,241 09
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	400,186 64	156,961 53
19	Mutual Savings Central Fund, Inc. . . . .	353,110 68	93,989 50
20	Deposit Insurance Fund . . . . .	1 00	5,000 00
21	All other assets . . . . .	855,666 18	696,934 12
22	Total . . . . .	\$325,209,595 08	\$107,414,902 81
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$282,817,273 91	\$82,143,273 39
24	Special Notice Account deposits . . . . .	—	10,788,890 06
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	375,553 25	1,353,746 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	801,717 05	207,761 23
29	Unearned discount . . . . .	5,625,363 43	1,718,058 87
30	Due to mortgagors . . . . .	10,157,234 03	3,471,228 37
31	Mortgagors' payments not applied . . . . .	530,283 92	130,599 66
32	Net interim income . . . . .	187,327 04	98,372 54
33	All other liabilities . . . . .	11,413,090 00	3,914,441 82
34	Guaranty Fund . . . . .	4 03	4 15
35	Percentage to total deposits . . . . .	\$13,301,752 45	\$3,588,530 87
36	Other surplus accounts . . . . .	4 70	3 81
37	Percentage to total deposits . . . . .	—	—
38	Total . . . . .	\$325,209,595 08	\$107,414,902 81
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	96,317	55,007
40	Number of deposit accounts opened during period . . . . .	15,005	7,475
41	Number of deposit accounts closed during period . . . . .	12,649	7,216
42	Number of accounts October 31, 1964 . . . . .	98,673	55,266
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4 1/4	4
44	Amount of all dividends paid during period . . . . .	\$11,071,234 90	\$3,464,917 96
45	Number of deposits made during period . . . . .	352,077	144,566
46	Number of withdrawals made during period . . . . .	164,419	85,382
47	Amount deposited during period . . . . .	\$82,487,171 95	\$34,761,375 93
48	Amount withdrawn during period . . . . .	\$58,338,700 17	\$30,709,416 36
49	Average amount in each account . . . . .	\$2,866 00	\$1,682 00
50	Number of real estate loans October 31 . . . . .	11,894	7,340
51	Average real estate loan . . . . .	\$17,913 00	\$10,473 00
52	Number of other loans October 31 . . . . .	1,767	451
53	Average other loan . . . . .	\$3,234 00	\$1,152 00
54	*Gross income received during period . . . . .	\$14,093,574 30	\$4,679,463 33
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$889,777 76	\$380,055 83
56	*Bank building occupancy . . . . .	274,721 95	105,088 78
57	Advertising . . . . .	184,743 93	40,347 94
58	Contributions, etc. . . . .	28,919 73	2,750 00
59	State tax . . . . .	51,220 88	47,242 55
60	Miscellaneous . . . . .	419,161 63	194,047 70
61	Total of above costs per \$1,000 of deposits . . . . .	6 53	8 28

\*Includes 3% of amount invested in banking premises.

BOSTON

EAST BOSTON SAVINGS BANK	ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	
\$192,777 08	\$105,335 79	\$201,539 90	\$15,924 94	\$383,058 76	1
413,360 22	383,820 50	1,034,340 55	487,627 13	2,668,389 98	2
17,014,665 84	15,883,374 70	5,572,703 60	2,679,130 91	41,221,017 49	3
—	411,315 27	—	—	—	4
1,136,590 19	3,924,972 76	804,627 17	337,504 90	753,319 86	5
1,357,533 47	2,765,690 47	—	437,596 31	8,530,960 58	6
11,575,520 12	21,715,098 87	22,476,558 13	6,765,879 17	35,709,668 38	7
11,166,786 37	1,289,047 86	5,617,587 26	436,545 18	61,207,046 31	8
5,997,300 73	1,050,362 70	803,484 07	—	44,100,973 10	9
3,558,657 52	711,245 78	280,110 28	53,195 37	12,578,927 28	10
6,632,488 00	2,805,059 29	280,390 89	—	23,896,834 34	11
72 08	—	—	—	109,318 56	12
649,969 29	576,695 78	1,587,024 59	70,314 87	1,058,420 50	13
325,804 71	52,150 16	141,303 35	—	—	14
53,581 63	5,999 33	68,784 83	7,686 30	129,307 66	15
514,896 74	—	33 45	—	166,143 96	16
29 17	22,070 36	—	1,389 95	11 26	17
46,344 00	47,041 29	48,998 12	14,764 94	772,341 48	18
53,167 21	47,145 80	44,933 99	11,117 84	244,377 65	19
1 00	1 00	1 00	4,745 77	9,535 03	20
258,102 71	38,427 13	2,362 94	22 42	188,223 82	21
\$60,947,648 08	\$51,834,854 84	\$38,964,784 12	\$11,323,446 00	\$236,727,876 00	22
\$54,306,186 04	\$45,497,881 42	\$35,516,091 45	\$10,182,271 93	\$215,420,456 40	23
—	—	—	—	—	24
295,839 50	35,096 00	47,592 00	129,482 00	—	25
—	—	—	—	—	26
347,278 91	59,993 60	9,964 74	5,822 72	845,180 25	27
354,925 47	178,507 75	146,863 42	6,500 00	676,187 50	28
277,540 69	16,572 17	25,715 31	72,744 31	1,629,846 96	29
61,977 97	70,621 46	41,208 38	102,871 33	480,039 80	30
31,334 42	16,726 80	41,616 41	1,924 85	116,947 79	31
3,041,200 00	2,906,835 00	1,685,850 00	437,336 49	9,207,000 00	32
5.57	6.38	4.74	4.24	4.27	33
2,231,365 08	3,052,620 64	1,449,882 41	384,492 37	8,352,217 30	34
4.09	6.70	4.08	3.72	3.88	35
\$60,947,648 08	\$51,834,854 84	\$38,964,784 12	\$11,323,446 00	\$236,727,876 00	36
25,860	15,860	19,681	3,786	52,387	37
2,842	1,580	2,359	499	5,753	38
3,389	1,963	2,667	505	5,444	39
25,313	15,477	19,373	3,780	52,696	40
49 <sup>16</sup> / <sub>16</sub>	4 <sup>3</sup> / <sub>16</sub>	4 <sup>3</sup> / <sub>16</sub>	4 <sup>1</sup> / <sub>4</sub>	4 <sup>1</sup> / <sub>4</sub>	41
\$2,181,081 81	\$1,894,171 68	\$1,399,155 05	\$390,957 41	\$8,567,067 74	42
62,779	23,339	47,260	11,516	114,066	43
35,014	16,808	30,149	5,633	70,030	44
\$12,596,221 35	\$9,982,365 02	\$9,614,615 57	\$3,353,676 63	\$56,029,705 24	45
\$12,844,019 64	\$7,835,987 28	\$9,650,020 82	\$2,894,472 68	\$40,982,927 71	46
\$2,145 00	\$2,940 00	\$1,833 00	\$2,693 00	\$4,088 00	47
4,883	1,715	2,073	472	15,734	48
\$7,973 00	\$16,076 00	\$14,210 00	\$15,372 00	\$11,472 00	49
335	106	219	29	970	50
\$1,940 00	\$5,441 00	\$7,247 00	\$2,425 00	\$1,204 00	51
\$2,820,756 56	\$2,335,637 74	\$1,853,430 63	\$516,457 47	\$10,520,219 65	52
\$182,985 29	\$132,197 29	\$175,227 19	\$51,724 78	\$575,473 29	53
69,173 38	23,831 77	32,446 26	7,597 05	74,826 29	54
3,927 03	8,111 13	4,130 72	1,985 44	35,175 56	55
340 00	4,548 81	2,882 67	1,646 58	20,314 06	56
21,378 29	21,614 15	—	417 50	100,471 19	57
115,007 24	51,613 57	66,321 48	16,662 77	283,057 92	58
7 23	5 32	7 91	7 86	5 05	59
					60
					61



		BOSTON	
		THE HYDE PARK SAVINGS BANK	LINCOLN SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$248,535 65	\$62,554 22
2	Due from banks . . . . .	858,979 46	52,587 43
3	U. S. Government obligations, direct and fully guaranteed . . . . .	8,814,978 90	1,098,825 02
4	State, county and municipal obligations . . . . .	195,869 08	—
5	Other bonds, notes and debentures . . . . .	535,904 68	—
6	Bank and fire insurance company stocks, etc. . . . .	1,605,060 31	131,805 53
7	Real estate loans (conventional) . . . . .	9,813,804 48	3,241,207 17
8	G.I. loans (in-state) . . . . .	2,265,168 15	620,874 71
9	F.H.A. loans (in-state) . . . . .	1,089,358 92	—
10	G.I. loans (out-of-state) . . . . .	1,177,254 19	—
11	F.H.A. loans (out-of-state) . . . . .	2,427,581 17	—
12	Personal loans . . . . .	158,500 32	17,197 77
13	Other loans . . . . .	85,576 75	202,694 83
14	Banking premises . . . . .	115,721 98	8,905 66
15	Furniture and fixtures . . . . .	10,650 48	7,156 74
16	Other real estate owned, etc. . . . .	25,776 68	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	3,047 67
18	Mortgage acquisition costs . . . . .	—	3,717 41
19	Mutual Savings Central Fund, Inc. . . . .	29,349 52	6,141 72
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	3,159 22	28,319 11
22	<b>Total</b> . . . . .	<b>\$29,461,230 94</b>	<b>\$5,485,035 99</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$22,386,387 13	\$3,172,823 07
24	Special Notice Account deposits . . . . .	3,007,876 11	1,443,388 47
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	136,543 00	—
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	109,207 82	1,831 03
30	Due to mortgagors . . . . .	53,165 00	1,950 00
31	Mortgagors' payments not applied . . . . .	747,703 56	256,173 39
32	Net interim income . . . . .	98,225 14	66,174 85
33	All other liabilities . . . . .	4,056 05	9,201 03
34	Guaranty Fund . . . . .	1,243,500 00	210,271 00
35	Percentage to total deposits . . . . .	4 87	4 55
36	Other surplus accounts . . . . .	1,674,567 13	323,223 15
37	Percentage to total deposits . . . . .	6 56	7 00
38	<b>Total</b> . . . . .	<b>\$29,461,230 94</b>	<b>\$5,485,035 99</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	15,048	3,545
40	Number of deposit accounts opened during period . . . . .	1,947	585
41	Number of deposit accounts closed during period . . . . .	1,928	707
42	Number of accounts October 31, 1964 . . . . .	15,067	3,423
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	4
44	Amount of all dividends paid during period . . . . .	\$950,032 43	\$177,490 51
45	Number of deposits made during period . . . . .	48,332	7,042
46	Number of withdrawals made during period . . . . .	26,211	4,139
47	Amount deposited during period . . . . .	\$9,743,443 60	\$1,215,933 51
48	Amount withdrawn during period . . . . .	\$9,231,871 04	\$1,277,777 49
49	Average amount in each account . . . . .	\$1,685 00	\$1,349 00
50	Number of real estate loans October 31 . . . . .	1,925	506
51	Average real estate loan . . . . .	\$8,713 00	\$7,633 00
52	Number of other loans October 31 . . . . .	271	112
53	Average other loan . . . . .	\$901 00	\$1,963 00
54	*Gross income received during period . . . . .	\$1,313,062 82	\$243,268 72
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$133,095 17	\$27,334 60
56	*Bank building occupancy . . . . .	14,745 37	5,829 61
57	Advertising . . . . .	3,683 01	909 47
58	Contributions, etc. . . . .	275 00	633 34
59	State tax . . . . .	13,845 29	—
60	Miscellaneous . . . . .	50,237 48	19,463 97
61	Total of above costs per \$1,000 of deposits . . . . .	8 50	11 73

\*Includes 3% of amount invested in banking premises.

## BOSTON

MASSACHUSETTS SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON	SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	UNION SAVINGS BANK OF BOSTON	
\$70,321 76	\$798,107 52	\$415,647 22	\$515,107 86	\$451,599 72	1
99,169 27	2,143,817 50	386,994 90	2,337,621 07	712,313 05	2
3,969,188 29	127,142,427 65	16,988,172 81	73,698,907 07	19,665,966 46	3
	—	369,625 46	1,146,901 66	—	4
294,055 88	1,303,117 00	4,218,664 86	3,331,770 34	1,084,084 56	5
531,786 38	11,662,419 50	2,957,060 24	7,643,208 14	3,286,441 88	6
6,561,009 00	149,229,955 86	49,053,829 11	140,663,400 92	52,124,583 10	7
50,922 06	70,578,354 11	1,593,474 64	25,573,359 14	12,005,466 56	8
—	51,921,516 05	529,937 50	29,330,587 83	7,620,592 17	9
—	55,065,313 85	7,575,491 77	16,604,489 36	4,206,785 91	10
733,589 35	72,782,330 38	13,797,459 28	28,290,846 33	4,158,257 61	11
—	17,596 28	—	34,679 51	154,907 86	12
205,073 61	7,150,431 28	550,832 83	5,659,152 53	1,160,708 69	13
—	1,339,099 51	205,200 00	1,029,548 53	83,870 93	14
755 54	1,567,200 14	93,952 44	473,719 39	71,278 07	15
51,774 72	3,571,403 98	67,910 79	268,471 76	—	16
900 85	19,786 68	117,321 70	91 77	127 20	17
23,404 28	1,048,094 90	11,351 75	565,693 55	268,925 80	18
26,724 02	498,542 92	1 00	396,065 25	103,780 73	19
21,713 55	1 00	1 00	—	22,681 21	20
14,710 33	428,077 13	64,319 85	1,439,325 07	47,978 60	21
<b>\$12,655,098 89</b>	<b>\$558,267,593 24</b>	<b>\$98,997,249 15</b>	<b>\$339,002,947 08</b>	<b>\$107,230,350 11</b>	<b>22</b>
\$11,464,659 43	\$446,948,395 03	\$89,609,493 37	\$307,010,089 75	\$94,859,073 91	23
—	51,202,370 81	—	—	—	24
—	—	—	—	—	25
25,545 00	203,037 00	—	403,533 50	—	26
—	—	—	—	—	27
—	—	—	—	—	28
26,414 64	4,236,972 65	510,142 62	1,082,850 50	214,776 85	29
55,210 00	13,816,373 51	784,456 74	2,400,354 64	1,083,530 09	30
21,617 69	1,374,964 44	—	1,656,714 78	3,040,423 13	31
24,976 20	1,260,264 42	210,947 90	748,859 16	191,735 63	32
4,693 95	437,823 19	12,228 04	542,680 50	73,194 81	33
822,350 00	22,155,800 00	4,643,000 00	15,784,000 00	3,760,763 33	34
7.16	4.45	5.18	5.13	3.96	35
209,631 98	16,631,592 19	3,226,980 48	9,373,864 25	4,006,852 36	36
1.82	3.34	3.60	3.05	4.22	37
<b>\$12,655,098 89</b>	<b>\$558,267,593 24</b>	<b>\$98,997,249 15</b>	<b>\$339,002,947 08</b>	<b>\$107,230,350 11</b>	<b>38</b>
5,388	142,923	25,832	110,050	30,253	39
347	20,119	3,582	13,067	5,478	40
684	16,925	3,265	11,349	3,897	41
5,051	146,117	26,099	111,768	31,834	42
4	4 3/4	4 3/4	4 3/4	4 3/4	43
\$555,241 47	\$19,321,503 11	\$3,520,081 25	\$11,723,004 78	\$3,658,298 61	44
13,084	394,354	53,218	348,300	93,218	45
8,130	237,625	39,656	201,838	46,876	46
\$2,400,755 45	\$159,599,929 90	\$25,011,744 00	\$98,188,861 68	\$32,456,371 23	47
\$2,949,114 40	\$137,061,655 61	\$17,494,442 94	\$84,152,129 26	\$22,904,567 63	48
\$2,270 00	\$3,409 00	\$3,433 00	\$2,747 00	\$2,980 00	49
447	22,282	4,386	15,502	5,763	50
\$16,433 00	\$17,933 00	\$16,541 00	\$15,512 00	\$13,901 00	51
68	1,117	353	1,079	849	52
\$3,016 00	\$6,417 00	\$1,560 00	\$5,277 00	\$1,549 00	53
\$597,691 37	\$24,743,146 55	\$4,712,228 96	\$15,364,558 24	\$4,658,091 16	54
56,740 85	\$1,307,958 98	\$224,466 68	\$937,108 04	\$327,905 00	55
14,426 76	331,311 97	52,436 62	268,870 40	12,380 63	56
2,132 39	292,126 00	18,357 42	90,907 52	22,309 00	57
1,951 31	51,897 61	1,455 00	40,900 00	10,013 02	58
2,183 75	499,142 16	66,230 56	217,212 22	13,378 91	59
26,899 13	874,278 62	126,651 80	506,047 31	268,877 08	60
9 10	6 74	5 46	6 71	6 90	61

		BOSTON	
		WARREN INSTITUTION FOR SAVINGS	WILDEY SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$358,071 62	\$162,136 91
2	Due from banks . . . . .	1,030,917 60	597,441 80
3	U. S. Government obligations, direct and fully guaranteed . . . . .	23,844,225 78	17,190,486 07
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	2,787,683 89	100,000 00
6	Bank and fire insurance company stocks, etc. . . . .	2,075,817 83	1,713,331 75
7	Real estate loans (conventional) . . . . .	36,073,281 30	20,835,395 85
8	G.I. loans (in-state) . . . . .	2,557,259 14	2,771,440 33
9	F.H.A. loans (in-state) . . . . .	1,892,665 54	863,224 56
10	G.I. loans (out-of-state) . . . . .	13,994,770 57	2,434,452 88
11	F.H.A. loans (out-of-state) . . . . .	12,697,807 71	2,249,790 53
12	Personal loans . . . . .	—	3,019 00
13	Other loans . . . . .	664,886 96	275,610 04
14	Banking premises . . . . .	309,212 36	83,940 57
15	Furniture and fixtures . . . . .	56,234 52	22,320 87
16	Other real estate owned, etc. . . . .	104,524 18	11,257 23
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	87,636 34	43,224 80
19	Mutual Savings Central Fund, Inc. . . . .	125,459 23	72,193 27
20	Deposit Insurance Fund . . . . .	64,111 57	7,440 09
21	All other assets . . . . .	75,259 02	11,635 00
22	<b>Total</b> . . . . .	<b>\$98,799,825 16</b>	<b>\$49,448,341 55</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$80,264,421 54	\$34,219,200 44
24	Special Notice Account deposits . . . . .	6,494,673 02	8,417,149 99
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	526,347 00	255,924 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	604,135 00	66,067 51
30	Due to mortgagors . . . . .	1,206,875 74	446,072 28
31	Mortgagors' payments not applied . . . . .	1,849,918 92	608,856 86
32	Net interim income . . . . .	200,539 06	816,970 26
33	All other liabilities . . . . .	51,465 30	368,202 60
34	Guaranty Fund . . . . .	4,654,700 00	2,665,953 25
35	Percentage to total deposits . . . . .	5.33	6.22
36	Other surplus accounts . . . . .	2,946,749 08	1,583,944 36
37	Percentage to total deposits . . . . .	3.38	3.69
38	<b>Total</b> . . . . .	<b>\$98,799,825 16</b>	<b>\$49,448,341 55</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	32,683	17,728
40	Number of deposit accounts opened during period . . . . .	2,959	2,336
41	Number of deposit accounts closed during period . . . . .	4,580	3,073
42	Number of accounts October 31, 1964 . . . . .	31,062	16,991
43	Annual rate of ordinary and extra dividends paid during period . . . . .	<sup>4 1/2</sup>	4
44	Amount of all dividends paid during period . . . . .	\$3,457,221 93	\$1,563,990 91
45	Number of deposits made during period . . . . .	85,062	35,737
46	Number of withdrawals made during period . . . . .	42,343	18,971
47	Amount deposited during period . . . . .	\$22,285,200 04	\$14,305,374 98
48	Amount withdrawn during period . . . . .	\$23,988,223 32	\$13,406,810 85
49	Average amount in each account . . . . .	\$2,793 00	\$2,509 00
50	Number of real estate loans October 31 . . . . .	4,397	2,573
51	Average real estate loan . . . . .	\$15,286 00	\$11,330 00
52	Number of other loans October 31 . . . . .	224	138
53	Average other loan . . . . .	\$2,968 00	\$2,019 00
54	*Gross income received during period . . . . .	\$4,446,392 58	\$2,059,408 85
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$260,510 41	\$162,067 36
56	*Bank building occupancy . . . . .	58,807 24	33,843 29
57	Advertising . . . . .	11,532 56	22,451 52
58	Contributions, etc. . . . .	10,143 69	3,986 67
59	State tax . . . . .	110,118 60	8,428 40
60	Miscellaneous . . . . .	141,300 61	76,767 14
61	Total of above costs per \$1,000 of deposits . . . . .	6 83	7 21

\*Includes 3% of amount invested in banking premises.

BRAINTREE	BRIDGEWATER	BROCKTON		BROOKLINE	
THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	BROOKLINE SAVINGS BANK	
\$41,815 26	\$99,503 85	\$199,114 46	\$192,706 06	\$525,270 16	1
385,369 58	156,866 77	1,009,310 24	352,162 52	383,107 61	2
2,552,096 65	2,495,785 21	10,100,939 32	5,829,254 65	8,406,404 05	3
85,055 08	—	41,740 54	—	—	4
122,297 74	270,270 62	1,064,831 92	183,669 09	4,818,713 58	5
90,458 19	516,647 41	2,412,764 42	1,541,730 34	3,251,175 44	6
9,440,545 53	8,643,074 86	19,900,674 62	16,345,502 32	35,902,482 54	7
1,257,685 02	1,891,088 62	5,194,290 13	2,619,713 55	7,521,024 40	8
752,615 76	316,427 48	7,759,527 04	—	2,426,008 72	9
—	—	—	974,289 42	—	10
428,990 98	—	—	564,554 51	—	11
26,669 20	104,742 83	312,345 73	98,370 59	—	12
329,819 50	264,897 02	1,234,772 04	427,356 98	915,416 38	13
233,000 00	123,134 01	292,982 22	79,113 59	95,061 77	14
57,000 00	16,185 05	183,432 54	47,081 06	60,449 03	15
35,746 74	—	34,584 23	7,375 73	13,135 57	16
132 50	310 03	5,321 72	400 50	—	17
2,040 00	—	20,300 69	59,744 85	216,955 52	18
14,843 09	19,181 37	39,319 10	40,107 94	79,931 28	19
1 00	4,518 11	1 00	1 00	—	20
41,541 22	16,288 67	48,052 59	12,235 58	8,780 59	21
\$15,897,723 04	\$14,938,921 91	\$49,854,304 55	\$29,375,370 28	\$64,623,916 64	22
\$12,910,161 30	\$13,067,141 54	\$40,435,177 40	\$23,281,311 47	\$57,104,647 99	23
1,133,615 89	—	4,073,770 78	2,192,758 16	—	24
—	—	—	—	—	25
64,152 00	137,207 50	367,136 50	93,756 50	519,434 50	26
—	—	—	—	—	27
—	—	—	—	—	28
32,961 04	20,881 10	46,589 46	15,602 01	—	29
219,404 27	117,654 20	345,501 48	791,426 98	1,167,670 17	30
85,203 67	90,848 20	162,740 05	138,580 88	211,672 83	31
47,698 36	—	69,196 72	—	129,243 63	32
67,473 22	15,215 27	65,320 38	10,753 08	48,464 92	33
645,500 00	752,200 00	2,408,100 00	1,365,250 00	3,254,364 09	34
4.58	5.69	5.37	5.34	5.65	35
691,553 29	737,774 10	1,880,771 78	1,485,931 20	2,188,418 51	36
4.90	5.58	4.19	5.81	3.80	37
\$15,897,723 04	\$14,938,921 91	\$49,854,304 55	\$29,375,370 28	\$64,623,916 64	38
8,412	8,784	24,360	13,889	26,338	39
983	1,052	3,915	1,175	2,760	40
840	826	3,234	1,666	3,386	41
8,555	9,010	25,041	13,398	25,712	42
4	4 <sup>3</sup> / <sub>6</sub>	4	4	4 <sup>1</sup> / <sub>6</sub>	43
515,590 21	506,030 59	1,646,255 97	954,570 11	2,702,853 54	44
24,951	22,825	71,456	25,841	78,216	45
14,156	13,474	41,680	17,248	44,256	46
\$6,243,353 33	\$3,335,657 13	\$13,610,288 76	\$6,431,800 90	\$14,969,741 58	47
\$5,546,023 03	\$2,970,745 69	\$12,070,620 02	\$5,988,017 14	\$14,938,650 71	48
\$1,642 00	\$1,437 00	\$1,777 00	\$1,901 00	\$2,201 00	49
1,077	1,797	3,142	1,904	2,224	50
\$11,030 00	\$6,038 00	\$10,457 00	\$10,768 00	\$20,615 00	51
269	489	1,210	491	166	52
\$1,325 00	\$756 00	\$1,279 00	\$1,071 00	\$5,514 00	53
\$747,844 77	\$711,670 76	\$2,367,970 04	\$1,314,607 88	\$3,145,355 37	54
\$77,033 86	\$76,132 14	\$239,651 79	\$137,181 13	\$299,624 11	55
25,661 53	34,381 31	73,083 66	25,672 26	71,015 01	56
6,331 87	9,614 80	24,926 61	12,357 26	19,402 81	57
1,817 73	1,366 20	6,249 62	3,881 32	6,739 93	58
—	—	3,210 74	3,653 14	15,856 28	59
33,890 56	23,860 59	103,555 40	59,226 44	141,541 45	60
10 30	11 12	10 12	9 50	9 70	61



		CAMBRIDGE	
		CAMBRIDGE SAVINGS BANK	CAMBRIDGE-PORT SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$345,912 41	\$401,741 66
2	Due from banks . . . . .	999,460 38	722,227 20
3	U. S. Government obligations, direct and fully guaranteed . . . . .	38,545,406 61	22,269,909 18
4	State, county and municipal obligations . . . . .	444,465 05	679,654 99
5	Other bonds, notes and debentures . . . . .	—	5,517,378 67
6	Bank and fire insurance company stocks, etc. . . . .	3,201,001 44	4,225,183 64
7	Real estate loans (conventional) . . . . .	63,985,208 33	45,455,222 66
8	G.I. loans (in-state) . . . . .	4,804,012 06	11,980,175 84
9	F.H.A. loans (in-state) . . . . .	1,701,988 16	—
10	G.I. loans (out-of-state) . . . . .	8,233,820 23	3,244,809 61
11	F.H.A. loans (out-of-state) . . . . .	27,595,919 32	3,409,724 06
12	Personal loans . . . . .	277,902 15	—
13	Other loans . . . . .	841,998 69	233,999 40
14	Banking premises . . . . .	361,185 48	315,920 20
15	Furniture and fixtures . . . . .	71,670 79	219,944 32
16	Other real estate owned, etc. . . . .	27,298 25	14,160 86
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	256,454 59	235,053 26
19	Mutual Savings Central Fund, Inc. . . . .	181,930 26	84,700 41
20	Deposit Insurance Fund . . . . .	—	1 00
21	All other assets . . . . .	77,263 24	27,343 69
22	<b>Total</b> . . . . .	<b>\$151,952,897 44</b>	<b>\$99,037,150 65</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$97,664,598 66	\$86,950,173 08
24	Special Notice Account deposits . . . . .	38,784,695 16	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	228,818 00	812,330 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	645,174 03	138,918 02
30	Due to mortgagors . . . . .	797,582 91	523,062 41
31	Mortgagors' payments not applied . . . . .	100,977 85	792,416 40
32	Net interim income . . . . .	475,013 94	182,984 23
33	All other liabilities . . . . .	60,285 46	17,343 30
34	Guaranty Fund . . . . .	7,394,200 00	4,855,000 00
35	Percentage to total deposits . . . . .	5.41	5.53
36	Other surplus accounts . . . . .	5,801,551 43	4,764,923 21
37	Percentage to total deposits . . . . .	4.24	5.43
38	<b>Total</b> . . . . .	<b>\$151,952,897 44</b>	<b>\$99,037,150 65</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	41,748	38,115
40	Number of deposit accounts opened during period . . . . .	7,944	4,134
41	Number of deposit accounts closed during period . . . . .	7,044	4,609
42	Number of accounts October 31, 1964 . . . . .	42,648	37,640
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	4 1/2
44	Amount of all dividends paid during period . . . . .	\$5,153,949 78	\$3,506,260 88
45	Number of deposits made during period . . . . .	117,915	109,545
46	Number of withdrawals made during period . . . . .	85,270	74,351
47	Amount deposited during period . . . . .	\$55,272,354 03	\$22,127,960 79
48	Amount withdrawn during period . . . . .	\$44,077,054 82	\$19,777,937 82
49	Average amount in each account . . . . .	\$3,199 00	\$2,310 00
50	Number of real estate loans October 31 . . . . .	7,871	5,111
51	Average real estate loan . . . . .	\$13,508 00	\$12,540 00
52	Number of other loans October 31 . . . . .	1,053	187
53	Average other loan . . . . .	\$1,064 00	\$1,251 00
54	*Gross income received during period . . . . .	\$6,616,170 74	\$4,493,659 73
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$374,294 96	\$275,222 37
56	*Bank building occupancy . . . . .	69,125 10	44,583 47
57	Advertising . . . . .	16,921 70	11,872 72
58	Contributions, etc. . . . .	18,823 70	14,481 71
59	State tax . . . . .	62,132 41	27,059 00
60	Miscellaneous . . . . .	175,260 65	152,483 51
61	Total of above costs per \$1,000 of deposits . . . . .	5 25	6 05

\*Includes 3% of amount invested in banking premises.

CAMBRIDGE		CANTON	CHELSEA		
EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	CHELSEA SAVINGS BANK	COUNTY SAVINGS BANK	
\$106,606 17	\$98,301 24	\$51,643 30	\$129,666 76	\$147,579 70	1
270,733 12	1,438,801 62	120,511 10	1,000,414 11	308,289 84	2
11,069,060 06	14,936,577 29	1,030,749 44	23,295,268 97	6,783,719 79	3
9,950 00	719,168 01	—	—	—	4
1,370,021 31	—	685,902 75	2,308,709 30	343,457 27	5
1,718,688 66	308,782 20	267,866 80	—	996,668 30	6
23,182,256 07	17,016,624 35	3,306,132 89	24,506,083 86	6,610,421 54	7
1,180,663 31	6,718,961 85	1,387,242 97	3,993,791 89	1,822,641 03	8
43,256 58	165,618 09	—	755,986 18	91,839 99	9
—	763,955 72	—	—	302,573 49	10
—	3,317,521 72	—	—	—	11
76,204 75	—	24,194 32	—	—	12
235,506 01	196,645 06	37,518 04	578,917 54	160,284 22	13
159,912 18	100,633 44	55,877 88	41,231 70	136,933 09	14
38,997 88	52,786 35	11,901 57	43,710 98	23,511 24	15
64,583 41	117,355 21	—	—	—	16
17,563 37	—	—	—	2,757 99	17
49,812 93	—	—	50,774 34	798 30	18
67,034 67	58,254 09	10,213 06	87,956 11	27,061 17	19
1 00	1 00	1 00	1 00	1 00	20
8,774 63	108,645 90	15,946 02	45,073 65	15,363 90	21
\$39,669,626 11	\$46,118,633 14	\$7,005,701 14	\$56,837,586 39	\$17,773,901 86	22
\$35,127,572 42	\$39,768,364 16	\$6,197,327 28	\$50,236,604 33	\$15,654,839 13	23
—	—	—	—	—	24
188,204 00	80,974 00	—	397,812 00	—	25
—	—	—	—	—	26
246 33	67,711 70	4,962 55	2,222 76	1,223 92	27
193,354 44	167,031 57	68,990 42	392,742 01	265,596 65	28
68,528 38	1,146,844 39	26,392 90	163,584 62	63,169 05	29
41,253 87	112,653 91	19,578 10	80,484 54	11,151 16	30
6,421 59	8,776 06	3,462 68	36,378 74	3,263 53	31
2,413,983 08	2,186,050 00	375,725 00	3,602,000 00	981,400 00	32
6.84	5.49	6.06	7.11	6.27	33
1,630,062 00	2,580,227 35	309,262 21	1,925,757 39	793,258 42	34
4.62	6.47	4.99	3.80	5.07	35
\$39,669,626 11	\$46,118,633 14	\$7,005,701 14	\$56,837,586 39	\$17,773,901 86	36
14,318	13,995	3,872	25,206	7,682	37
1,625	1,299	428	2,015	781	38
1,466	1,433	338	2,626	782	39
14,477	13,861	3,962	24,595	7,681	40
4 3/4	4 1/2	4	4 1/2	4	41
\$1,423,519 72	\$1,623,520 99	\$222,066 33	\$1,961,084 64	\$592,221 12	42
28,085	30,345	8,662	59,008	21,736	43
13,380	19,002	4,906	35,062	10,805	44
\$8,137,496 59	\$9,185,710 28	\$1,760,355 79	\$10,251,537 08	\$3,223,808 42	45
\$6,895,221 39	\$7,996,434 83	\$1,292,684 94	\$10,412,953 45	\$3,028,365 20	46
\$2,426 00	\$2,869 00	\$1,564 00	\$2,043 00	\$2,038 00	47
2,012	2,457	529	3,355	1,164	48
\$12,130 00	\$11,389 00	\$8,872 00	\$8,720 00	\$7,584 00	49
313	182	59	374	100	50
\$996 00	\$1,080 00	\$1,045 00	\$1,548 00	\$1,603 00	51
\$1,856,181 92	\$2,057,973 48	\$315,753 41	\$2,500,709 82	\$796,678 77	52
140,571 89	186,194 46	31,296 25	220,945 90	69,287 22	53
38,165 94	17,455 29	10,433 60	24,160 05	26,132 98	54
11,486 82	11,524 85	3,172 06	6,387 02	3,373 29	55
5,248 49	6,240 20	140 00	5,698 73	1,354 28	56
—	—	580 60	—	—	57
51,854 24	60,800 55	19,560 65	82,624 58	33,843 75	58
7 04	7 09	10 52	6 76	8 55	59

		CHICOPEE	
		CHICOPEE SAVINGS BANK	CHICOPEE FALLS SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$149,029 36	\$135,117 93
2	Due from banks . . . . .	516,097 32	464,002 40
3	U. S. Government obligations, direct and fully guaranteed . . . . .	8,817,381 84	7,061,558 60
4	State, county and municipal obligations . . . . .	—	10,000 00
5	Other bonds, notes and debentures . . . . .	—	296,752 58
6	Bank and fire insurance company stocks, etc. . . . .	22,220 34	1,160,275 87
7	Real estate loans (conventional) . . . . .	8,811,887 72	6,467,207 67
8	G.I. loans (in-state) . . . . .	4,878,721 79	1,866,635 16
9	F.H.A. loans (in-state) . . . . .	3,801,114 42	1,422,286 82
10	G.I. loans (out-of-state) . . . . .	351,204 90	1,985,678 80
11	F.H.A. loans (out-of-state) . . . . .	664,272 86	1,884,298 56
12	Personal loans . . . . .	190,419 13	54,101 13
13	Other loans . . . . .	344,603 49	261,171 95
14	Banking premises . . . . .	127,623 25	132,886 49
15	Furniture and fixtures . . . . .	37,797 50	18,510 69
16	Other real estate owned, etc. . . . .	10,862 69	18,041 51
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	218 60
19	Mutual Savings Central Fund, Inc. . . . .	32,207 47	27,949 82
20	Deposit Insurance Fund . . . . .	1 00	7,285 16
21	All other assets . . . . .	3,717 94	9,334 20
22	<b>Total</b> . . . . .	<b>\$28,759,163 02</b>	<b>\$23,283,313 94</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$22,943,539 49	\$19,129,437 46
24	Special Notice Account deposits . . . . .	2,287,071 82	1,370,730 18
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	178,063 50	159,380 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	88,468 26	123,017 70
30	Due to mortgagors . . . . .	552,679 12	96,901 42
31	Mortgagors' payments not applied . . . . .	—	85,457 97
32	Net interim income . . . . .	332,317 90	278,437 39
33	All other liabilities . . . . .	55,226 95	19,435 68
34	Guaranty Fund . . . . .	1,060,561 63	1,189,025 00
35	Percentage to total deposits . . . . .	4.17	5.76
36	Other surplus accounts . . . . .	1,261,234 35	831,491 14
37	Percentage to total deposits . . . . .	4.96	4.02
38	<b>Total</b> . . . . .	<b>\$28,759,163 02</b>	<b>\$23,283,313 94</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	12,786	10,295
40	Number of deposit accounts opened during period . . . . .	2,495	1,315
41	Number of deposit accounts closed during period . . . . .	2,380	1,639
42	Number of accounts October 31, 1964 . . . . .	12,901	9,971
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	4
44	Amount of all dividends paid during period . . . . .	\$946,106 97	\$775,544 94
45	Number of deposits made during period . . . . .	33,467	22,569
46	Number of withdrawals made during period . . . . .	13,638	12,968
47	Amount deposited during period . . . . .	\$5,468,812 68	\$5,441,050 46
48	Amount withdrawn during period . . . . .	\$4,929,591 48	\$5,383,649 93
49	Average amount in each account . . . . .	\$1,937 00	\$2,037 00
50	Number of real estate loans October 31 . . . . .	2,233	1,633
51	Average real estate loan . . . . .	\$8,288 00	\$8,344 00
52	Number of other loans October 31 . . . . .	611	340
53	Average other loan . . . . .	\$876 00	\$927 00
54	*Gross income received during period . . . . .	\$1,262,586 79	\$1,071,298 07
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$102,608 37	\$103,153 75
56	*Bank building occupancy . . . . .	19,405 85	24,294 57
57	Advertising . . . . .	12,346 23	11,488 08
58	Contributions, etc. . . . .	925 00	2,307 44
59	State tax . . . . .	—	15,058 92
60	Miscellaneous . . . . .	52,910 87	39,251 84
61	Total of above costs per \$1,000 of deposits . . . . .	7 46	9 54

\*Includes 3% of amount invested in banking premises.

CLINTON	COHASSET	CONCORD	CONWAY	DANVERS	
CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	
\$79,960 91	\$19,752 96	\$142,412 24	\$3,324 97	\$312,647 15	1
104,710 79	209,739 58	295,389 01	197,193 79	354,120 36	2
2,317,004 75	1,917,506 98	4,699,118 91	1,540,353 60	6,633,373 91	3
—	—	—	—	—	4
1,804,638 70	391,923 96	517,182 46	212,025 43	2,369,893 93	5
41,500 00	269,279 26	1,209,962 03	237,181 50	1,229,576 14	6
9,154,464 70	4,651,757 44	17,312,986 63	3,767,556 33	14,992,335 62	7
1,120,841 38	1,200,281 45	1,448,677 14	235,681 55	5,952,783 26	8
—	100,143 47	515,006 70	—	1,431,348 85	9
446,146 29	—	380,379 00	64,823 32	—	10
—	—	824,064 72	—	—	11
507,506 16	243,403 25	84,941 33	3,567 17	239,255 97	12
60,399 51	8,966 75	550,718 90	166,192 27	660,313 54	13
11,530 58	12,055 64	178,100 37	—	81,558 41	14
9,323 09	10,547 10	47,962 24	5,020 53	23,641 80	15
1,706 63	—	24,134 11	—	21,500 00	16
—	4,347 14	480 01	1,485 96	—	17
23,929 88	12,370 67	27,493 50	4,783 65	38,167 97	18
2,421 86	1 00	1 00	1 00	5,580 52	19
1,794 44	1,498 38	28,936 23	665 82	2,107 19	20
—	—	—	—	—	21
\$15,687,879 67	\$9,053,575 03	\$28,287,946 53	\$6,439,856 89	\$34,348,204 62	22
\$14,329,611 04	\$8,060,296 97	\$22,617,704 39	\$5,861,746 33	\$30,338,339 80	23
—	—	2,516,609 00	—	—	24
31,524 00	—	93,046 00	—	180,976 27	25
—	—	—	—	—	26
15,837 26	—	57,566 00	290 56	64,054 62	27
93,671 55	78,860 30	610,144 72	79,184 50	275,840 66	28
32,967 84	3,674 39	41,354 14	48,571 11	224,101 60	29
20,737 55	130,514 09	93,997 59	—	116,986 83	30
35 91	1,370 55	9,092 52	424 05	4,159 83	31
884,599 46	454,399 59	1,076,500 00	209,300 00	1,755,500 00	32
6.15	5.64	4.27	3.57	5.75	33
278,895 06	324,459 14	1,171,932 17	240,340 34	1,388,245 01	34
1.94	4.03	4.65	4.10	4.55	35
\$15,687,879 67	\$9,053,575 03	\$28,287,946 53	\$6,439,856 89	\$34,348,204 62	36
8,814	4,545	13,902	2,472	15,742	37
947	447	1,797	197	1,389	38
809	506	1,327	151	1,390	39
8,952	4,486	14,372	2,518	15,741	40
4	41%	41%	4	44	41
\$523,109 98	\$303,742 13	\$937,137 17	\$218,417 84	\$1,206,330 85	42
22,375	8,431	32,534	3,080	38,506	43
11,603	4,995	20,153	1,410	22,940	44
\$4,011,809 84	\$2,191,752 30	\$9,416,625 32	\$999,716 49	\$8,614,408 52	45
\$3,277,923 45	\$1,962,654 27	\$8,150,958 33	\$707,338 92	\$8,047,103 35	46
\$1,600 00	\$1,797 00	\$1,746 00	\$2,328 00	\$1,919 00	47
1,376	632	1,662	723	2,350	48
\$7,791 00	\$9,418 00	\$12,323 00	\$5,627 00	\$9,521 00	49
355	120	450	187	952	50
\$1,429 00	\$2,028 00	\$1,413 00	\$908 00	\$944 00	51
\$715,587 25	\$416,916 62	\$1,320,533 31	\$286,661 84	\$1,653,425 94	52
—	—	—	—	—	53
\$52,156 62	\$24,916 72	\$126,205 36	\$24,254 45	\$137,811 88	54
18,499 60	3,252 48	39,770 98	1,719 85	35,194 94	55
2,640 48	848 43	14,652 39	376 42	17,627 47	56
960 73	95 00	1,762 00	445 00	790 00	57
6,165 94	—	1,631 45	670 60	3,192 33	58
22,020 25	21,372 45	55,096 25	13,150 70	54,813 04	59
7 15	6 26	9 50	6 93	8 22	60
—	—	—	—	—	61



		DEDHAM	EAST BRIDGE- WATER
		DEDHAM INSTITUTION FOR SAVINGS	EAST BRIDGEWATER SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$430,150 41	\$40,583 29
2	Due from banks . . . . .	834,151 94	292,047 72
3	U. S. Government obligations, direct and fully guaranteed . . . . .	18,317,236 16	2,416,084 28
4	State, county and municipal obligations . . . . .	24,000 00	—
5	Other bonds, notes and debentures . . . . .	730,664 06	56,675 56
6	Bank and fire insurance company stocks, etc. . . . .	1,174,144 38	220,604 60
7	Real estate loans (conventional) . . . . .	31,229,548 14	7,881,809 72
8	G.I. loans (in-state) . . . . .	3,880,213 93	639,196 77
9	F.H.A. loans (in-state) . . . . .	1,431,580 74	—
10	G.I. loans (out-of-state) . . . . .	1,519,188 60	232,769 03
11	F.H.A. loans (out-of-state) . . . . .	1,935,410 67	460,523 72
12	Personal loans . . . . .	—	59,974 22
13	Other loans . . . . .	545,154 88	124,869 94
14	Banking premises . . . . .	190,846 59	114,540 00
15	Furniture and fixtures . . . . .	114,229 44	25,539 54
16	Other real estate owned, etc. . . . .	—	11,055 68
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	5,395 31	—
19	Mutual Savings Central Fund, Inc. . . . .	67,197 13	21,044 89
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	21,976 05	4,214 20
22	<b>Total</b> . . . . .	<b>\$62,451,089 43</b>	<b>\$12,601,534 16</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$49,046,992 30	\$11,187,653 04
24	Special Notice Account deposits . . . . .	6,767,743 41	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	172,074 00	68,646 50
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	79,226 38	26,314 77
30	Due to mortgagors . . . . .	601,940 21	151,243 12
31	Mortgagors' payments not applied . . . . .	197,025 16	15,777 06
32	Net interim income . . . . .	21,017 15	27,696 50
33	All other liabilities . . . . .	2,560,151 07	5,802 90
34	Guaranty Fund . . . . .	—	659,400 00
35	Percentage to total deposits . . . . .	4.57	5.86
36	Other surplus accounts . . . . .	3,004,919 75	459,000 27
37	Percentage to total deposits . . . . .	5.37	4.08
38	<b>Total</b> . . . . .	<b>\$62,451,089 43</b>	<b>\$12,601,534 16</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	24,221	6,674
40	Number of deposit accounts opened during period . . . . .	3,318	831
41	Number of deposit accounts closed during period . . . . .	2,921	709
42	Number of accounts October 31, 1964 . . . . .	24,618	6,796
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	4½
44	Amount of all dividends paid during period . . . . .	\$2,088,064 03	\$435,468 24
45	Number of deposits made during period . . . . .	64,620	15,972
46	Number of withdrawals made during period . . . . .	33,955	9,758
47	Amount deposited during period . . . . .	\$20,194,856 26	\$3,057,380 44
48	Amount withdrawn during period . . . . .	\$18,531,615 83	\$2,921,407 72
49	Average amount in each account . . . . .	\$2,267 00	\$1,640 00
50	Number of real estate loans October 31 . . . . .	3,742	1,243
51	Average real estate loan . . . . .	\$10,688 00	\$7,413 00
52	Number of other loans October 31 . . . . .	140	278
53	Average other loan . . . . .	\$3,893 00	\$664 00
54	*Gross income received during period . . . . .	\$2,801,002 92	\$613,645 33
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$226,129 67	\$75,669 44
56	*Bank building occupancy . . . . .	51,340 11	18,489 96
57	Advertising . . . . .	12,916 86	4,797 51
58	Contributions, etc. . . . .	3,660 00	1,206 90
59	State tax . . . . .	845 38	18 92
60	Miscellaneous . . . . .	98,283 42	30,738 22
61	Total of above costs per \$1,000 of deposits . . . . .	7 04	11 70

\*Includes 3% of amount invested in banking premises.

EAST-HAMPTON	EASTON	EDGARTOWN	EVERETT	FAIRHAVEN	
EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	FAIRHAVEN INSTITUTION FOR SAVINGS	
\$46,258 98	\$50,091 57	\$9,076 42	\$190,900 82	\$199,188 91	1
327,076 98	139,218 67	180,929 93	276,407 17	1,034,819 78	2
6,964,889 64	1,885,818 63	892,940 82	4,917,276 26	15,165,597 69	3
—	75,464 00	—	—	325,571 73	4
79,925 00	704,573 27	—	623,625 13	1,202,339 00	5
1,632,110 67	610,495 69	—	536,835 45	2,916,808 44	6
12,221,607 99	5,363,936 85	2,629,368 84	9,342,964 87	31,332,407 11	7
3,613,178 57	1,202,179 88	—	634,439 20	7,806 79	8
2,573,663 08	221,892 59	4,935 78	794,911 97	—	9
2,321,922 17	—	—	3,800,270 93	—	10
4,056,453 81	—	—	1,293,759 88	—	11
29,253 21	2,254 13	34,941 02	13,391 70	—	12
509,902 26	123,499 50	219,681 07	67,354 82	258,922 11	13
137,959 57	21,080 34	13,822 56	90,700 00	57,621 23	14
44,650 05	4,964 59	1,764 30	38,536 73	50,532 83	15
—	—	—	32,676 06	26,577 27	16
50,430 28	85 90	—	615 19	417 89	17
31,843 05	14,066 47	778 03	21,618 48	—	18
9,685 83	1 00	1 00	31,051 15	31,927 49	19
53,652 26	4,391 19	—	1 00	7,634 10	20
—	—	—	5,575 78	11,253 89	21
<b>\$34,704,463 40</b>	<b>\$10,424,014 27</b>	<b>\$3,988,239 77</b>	<b>\$22,712,912 59</b>	<b>\$52,629,426 26</b>	<b>22</b>
\$18,948,807 63	\$9,137,264 43	\$3,851,498 43	\$20,385,863 16	\$47,181,370 91	23
11,229,254 63	—	—	—	—	24
—	—	—	—	—	25
54,716 50	28,391 00	4,051 00	231,962 50	7,611 00	26
—	—	—	—	—	27
178,375 65	100 17	2,794 36	41,617 25	—	28
202,796 37	83,039 84	26,844 68	25,916 13	552,206 32	29
1,005,970 17	62,189 52	7,455 10	102,873 34	180,148 51	30
358,766 04	16,791 47	6,712 25	33,288 26	86,272 31	31
8,813 68	3,563 07	1,761 03	15,777 27	5,383 70	32
1,075,100 00	613,700 00	73,997 56	1,109,000 00	1,519,750 00	33
3.56	6.70	1.92	5.38	3.22	34
1,641,862 73	478,974 77	13,125 36	766,614 68	3,096,683 49	35
5.43	5.23	.34	3.72	6.56	36
<b>\$34,704,463 40</b>	<b>\$10,424,014 27</b>	<b>\$3,988,239 77</b>	<b>\$22,712,912 59</b>	<b>\$52,629,426 26</b>	<b>37</b>
12,360	4,647	1,969	12,647	15,885	38
2,622	487	258	1,218	1,852	39
2,380	417	125	1,526	1,226	40
12,602	4,717	2,102	12,339	16,511	41
4 1/2	4 1/2	4	4	4 3/4	42
\$1,134,631 84	\$357,748 23	\$131,012 91	\$757,277 45	\$1,833,686 07	43
48,677	10,005	4,610	25,726	37,392	44
17,555	5,897	2,488	14,282	20,577	45
\$9,432,272 05	\$2,401,217 71	\$1,430,695 24	\$5,107,715 78	\$13,228,990 51	46
\$6,537,881 41	\$2,036,903 47	\$929,613 46	\$4,729,851 11	\$9,105,187 18	47
\$2,395 00	\$1,929 00	\$1,801 00	\$1,645 00	\$2,858 00	48
3,120	864	384	1,723	4,298	49
\$7,944 00	\$7,856 00	\$6,860 00	\$9,208 00	\$7,292 00	50
349	103	170	71	308	51
\$1,545 00	\$1,221 00	\$1,498 00	\$1,137 00	\$841 00	52
\$1,524,086 27	\$478,585 25	\$183,640 97	\$1,026,633 75	\$2,354,202 71	53
—	—	—	—	—	54
\$111,537 15	\$42,741 55	\$15,697 98	\$91,371 69	\$142,892 84	55
22,035 24	4,428 14	2,849 53	18,484 88	11,851 26	56
5,700 93	6,142 30	1,180 96	5,678 95	4,060 62	57
3,939 56	125 00	288 34	180 00	5,135 00	58
15,793 60	79 32	1,280 95	25,973 50	2,407 97	59
51,483 16	19,077 57	9,470 59	40,357 45	67,914 47	60
6 98	7 94	7 99	8 93	4 97	61

		FALL RIVER	
		THE CITIZENS' SAVINGS BANK	FALL RIVER SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$187,437 57	\$115,399 41
2	Due from banks . . . . .	335,351 54	447,705 85
3	U. S. Government obligations, direct and fully guaranteed . . . . .	17,768,963 04	11,766,053 03
4	State, county and municipal obligations . . . . .	25,000 00	81,212 14
5	Other bonds, notes and debentures . . . . .	2,751,269 39	3,662,095 75
6	Bank and fire insurance company stocks, etc. . . . .	2,794,357 34	846,177 57
7	Real estate loans (conventional) . . . . .	11,740,443 81	15,805,561 18
8	G.I. loans (in-state) . . . . .	4,980,597 96	2,272,321 57
9	F.H.A. loans (in-state) . . . . .	7,621,209 93	775,809 69
10	G.I. loans (out-of-state) . . . . .	691,590 62	2,731,060 41
11	F.H.A. loans (out-of-state) . . . . .	3,057,957 18	2,600,859 85
12	Personal loans . . . . .	88,534 36	—
13	Other loans . . . . .	669,535 18	367,056 33
14	Banking premises . . . . .	275,841 70	116,875 53
15	Furniture and fixtures . . . . .	16,535 63	35,663 13
16	Other real estate owned, etc. . . . .	59,738 78	19,769 86
17	Taxes and insurance paid on mortgaged properties . . . . .	—	4,082 12
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	78,468 16	66,382 94
20	Deposit Insurance Fund . . . . .	8,344 95	1 00
21	All other assets . . . . .	40,422 10	9,963 45
22	<b>Total</b> . . . . .	<b>\$53,191,599 24</b>	<b>\$41,724,050 81</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$42,482,323 87	\$32,522,247 80
24	Special Notice Account deposits . . . . .	3,592,364 64	3,732,351 73
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	128,161 50	80,145 50
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	156,792 49	175,950 67
30	Due to mortgagors . . . . .	531,136 65	733,568 76
31	Mortgagors' payments not applied . . . . .	122,968 42	95,573 85
32	Net interim income . . . . .	912,220 88	90,306 08
33	All other liabilities . . . . .	1,974 34	14,250 44
34	Guaranty Fund . . . . .	3,339,835 93	2,646,941 45
35	Percentage to total deposits . . . . .	7.23	7.28
36	Other surplus accounts . . . . .	1,923,820 52	1,632,714 53
37	Percentage to total deposits . . . . .	4.16	4.49
38	<b>Total</b> . . . . .	<b>\$53,191,599 24</b>	<b>\$41,724,050 81</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	18,495	17,442
40	Number of deposit accounts opened during period . . . . .	1,437	2,019
41	Number of deposit accounts closed during period . . . . .	1,974	3,314
42	Number of accounts October 31, 1964 . . . . .	17,958	16,147
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	4
44	Amount of all dividends paid during period . . . . .	\$1,767,982 11	\$1,569,691 52
45	Number of deposits made during period . . . . .	28,186	33,389
46	Number of withdrawals made during period . . . . .	19,936	15,443
47	Amount deposited during period . . . . .	\$11,065,034 01	\$7,847,675 98
48	Amount withdrawn during period . . . . .	\$11,815,636 25	\$7,232,260 94
49	Average amount in each account . . . . .	\$2,566 00	\$2,241 00
50	Number of real estate loans October 31 . . . . .	3,265	2,570
51	Average real estate loan . . . . .	\$8,604 00	\$9,410 00
52	Number of other loans October 31 . . . . .	580	248
53	Average other loan . . . . .	\$1,307 00	\$1,480 00
54	*Gross income received during period . . . . .	\$2,357,186 97	\$1,850,944 74
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$145,483 80	\$123,438 49
56	*Bank building occupancy . . . . .	39,748 49	28,220 83
57	Advertising . . . . .	13,615 47	8,987 44
58	Contributions, etc. . . . .	4,900 00	7,362 25
59	State tax . . . . .	66,320 97	43,681 07
60	Miscellaneous . . . . .	75,884 68	57,355 31
61	Total of above costs per \$1,000 of deposits . . . . .	7 52	7 42

\*Includes 3% of amount invested in banking premises.

FALL RIVER		FITCHBURG		FOXBOROUGH	
FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	
\$141,663 63	\$376,869 06	\$392,828 81	\$206,639 17	\$35,698 30	1
256,156 96	349,930 25	280,139 26	748,618 86	46,076 08	2
8,623,303 24	6,052,749 69	9,197,765 25	12,520,781 02	1,245,465 61	3
—	—	—	356,009 15	10,045 87	4
583,323 74	866,402 75	—	855,832 90	527,863 43	5
1,159,657 67	789,580 60	2,211,288 28	2,897,621 87	291,267 66	6
12,168,131 01	14,917,112 59	20,293,747 36	29,074,301 76	5,223,817 05	7
1,063,659 71	635,570 88	3,914,232 09	1,793,801 66	679,686 31	8
659,379 70	25,094 05	3,378,210 60	485,246 50	—	9
1,761,787 18	—	2,502,841 01	—	—	10
2,781,964 87	—	1,994,503 97	—	—	11
73,456 04	—	269,041 94	68,791 53	9,939 00	12
776,706 57	588,541 82	363,033 82	374,052 03	95,840 49	13
131,091 97	108,950 00	656,712 25	379,826 54	61,481 20	14
16,539 18	7,550 00	119,845 83	26,580 83	37,573 38	15
13,127 98	—	6,973 41	4,992 33	—	16
—	7,419 21	—	250 93	446 61	17
—	—	857 14	—	—	18
28,523 16	42,106 13	53,597 22	79,227 99	10,067 99	19
1 00	1 00	—	1 00	1 00	20
12,176 52	6,454 77	31,084 99	11,525 24	3,008 26	21
\$30,250,650 13	\$24,774,332 80	\$45,666,703 23	\$49,884,101 31	\$8,278,278 24	22
\$24,369,752 87	\$20,156,528 40	\$30,720,534 03	\$35,836,079 61	\$7,428,180 68	23
1,879,330 58	1,399,345 25	9,751,831 35	7,525,084 79	—	24
—	—	—	—	—	25
9,288 00	296,367 00	97,024 46	164,364 00	3,462 00	26
—	—	—	—	—	27
—	—	—	—	—	28
67,015 61	14,681 26	109,684 10	6,261 46	1,644 73	29
330,601 54	356,167 78	304,721 80	559,064 32	73,238 12	30
97,805 83	48,420 54	359,236 68	291,223 78	37,422 28	31
522,981 11	503,761 18	148,880 61	169,544 10	23,314 30	32
724 39	16,744 46	91,129 01	827 64	20,681 50	33
1,814,560 46	1,500,500 00	2,166,000 00	2,776,000 00	358,164 00	34
6.91	6.87	5.34	6.38	4.82	35
1,158,589 74	481,816 93	1,917,661 19	2,555,651 61	332,170 63	36
4.41	2.20	4.73	5.87	4.47	37
\$30,250,650 13	\$24,774,332 80	\$45,666,703 23	\$49,884,101 31	\$8,278,278 24	38
15,919	11,751	20,819	17,806	4,931	39
1,238	755	2,240	2,468	517	40
1,836	1,191	1,812	1,995	560	41
15,321	11,315	21,247	18,279	4,888	42
4	4	4	4 1/4	4 1/4	43
\$985,368 70	\$815,670 92	\$1,507,706 03	\$1,728,250 86	\$285,074 63	44
26,490	19,488	66,239	40,564	13,752	45
16,400	11,285	33,733	22,476	6,718	46
\$7,030,741 30	\$4,028,604 16	\$15,343,768 42	\$11,977,918 31	\$2,196,739 80	47
\$6,991,938 61	\$4,188,511 83	\$11,476,398 10	\$8,765,292 84	\$2,063,805 06	48
\$1,713 00	\$1,905 00	\$1,891 00	\$2,372 00	\$1,520 00	49
1,868	1,794	3,345	2,693	841	50
\$9,869 00	\$8,683 00	\$9,591 00	\$11,643 00	\$7,020 00	51
489	514	513	576	104	52
\$1,739 00	\$1,145 00	\$1,232 00	\$769 00	\$1,017 00	53
\$1,435,167 60	\$1,184,773 22	\$2,068,638 38	\$2,294,470 95	\$403,769 79	54
\$113,431 31	\$102,252 27	\$188,621 03	\$152,298 10	\$40,911 50	55
26,917 07	21,713 30	69,956 98	37,598 29	14,817 18	56
5,671 35	7,446 82	38,317 99	24,177 26	3,333 58	57
5,245 80	4,304 80	3,712 50	6,217 87	956 10	58
27,802 80	15,337 70	17,198 41	—	437 06	59
66,189 97	43,502 91	114,879 70	95,599 08	25,031 94	60
9 34	9 03	10 69	7 29	11 51	61



		FRAMINGHAM	FRANKLIN
		FRAMINGHAM SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$125,711 41	\$105,375 66
2	Due from banks . . . . .	234,461 09	134,866 50
3	U. S. Government obligations, direct and fully guaranteed . . . . .	6,626,876 38	1,921,915 48
4	State, county and municipal obligations . . . . .		
5	Other bonds, notes and debentures . . . . .	846,395 44	120,810 93
6	Bank and fire insurance company stocks, etc. . . . .	1,645,284 48	569,401 60
7	Real estate loans (conventional) . . . . .	17,591,353 78	6,801,141 85
8	G.I. loans (in-state) . . . . .	1,869,356 95	1,054,322 39
9	F.H.A. loans (in-state) . . . . .	1,716,476 34	307,438 59
10	G.I. loans (out-of-state) . . . . .	2,326,484 26	233,190 22
11	F.H.A. loans (out-of-state) . . . . .	4,495,425 08	402,273 63
12	Personal loans . . . . .	1,441,463 55	358 98
13	Other loans . . . . .	1,076,404 57	307,239 53
14	Banking premises . . . . .	61,124 22	73,395 97
15	Furniture and fixtures . . . . .	62,701 39	38,200 93
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	1,778 07	649 81
18	Mortgage acquisition costs . . . . .	—	9,663 25
19	Mutual Savings Central Fund, Inc. . . . .	27,532 48	12,677 79
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	30,751 91	3,582 62
22	<b>Total</b> . . . . .	<b>\$40,179,582 40</b>	<b>\$12,096,506 73</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$36,077,276 79	\$8,517,915 47
24	Special Notice Account deposits . . . . .	—	2,198,749 92
25	Systematic Savings Account deposits . . . . .	—	14,092 11
26	Club deposits . . . . .	68,035 00	37,761 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	381,257 09	15,692 61
30	Due to mortgagors . . . . .	541,901 21	87,814 63
31	Mortgagors' payments not applied . . . . .	134,642 84	49,984 33
32	Net interim income . . . . .	158,729 53	159,180 65
33	All other liabilities . . . . .	49,622 34	23,241 08
34	Guaranty Fund . . . . .	1,482,100 00	550,426 12
35	Percentage to total deposits . . . . .	4.10	5.11
36	Other surplus accounts . . . . .	1,286,017 60	441,648 81
37	Percentage to total deposits . . . . .	3.56	4.10
38	<b>Total</b> . . . . .	<b>\$40,179,582 40</b>	<b>\$12,096,506 73</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	23,385	7,032
40	Number of deposit accounts opened during period . . . . .	2,313	803
41	Number of deposit accounts closed during period . . . . .	2,907	782
42	Number of accounts October 31, 1964 . . . . .	22,791	7,053
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	4
44	Amount of all dividends paid during period . . . . .	\$1,370,926 23	\$393,343 63
45	Number of deposits made during period . . . . .	61,548	18,501
46	Number of withdrawals made during period . . . . .	33,857	10,668
47	Amount deposited during period . . . . .	\$10,634,596 33	\$3,283,890 36
48	Amount withdrawn during period . . . . .	\$9,680,445 51	\$2,803,271 91
49	Average amount in each account . . . . .	\$1,582 00	\$1,521 00
50	Number of real estate loans October 31 . . . . .	2,344	1,137
51	Average real estate loan . . . . .	\$11,945 00	\$7,738 00
52	Number of other loans October 31 . . . . .	2,461	212
53	Average other loan . . . . .	\$1,023 00	\$1,450 00
54	*Gross income received during period . . . . .	\$1,972,886 33	\$554,788 77
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$166,111 37	\$61,846 30
56	*Bank building occupancy . . . . .	35,385 38	10,291 67
57	Advertising . . . . .	24,937 86	2,874 57
58	Contributions, etc. . . . .	5,064 74	924 39
59	State tax . . . . .	35,728 58	1,120 26
60	Miscellaneous . . . . .	113,851 31	28,565 00
61	Total of above costs per \$1,000 of deposits . . . . .	10 56	9 84

\*Includes 3% of amount invested in banking premises.

GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	GREENFIELD	
THE GARDNER SAVINGS BANK	GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	
\$89,352 91	\$47,122 71	\$236,713 02	\$105,622 86	\$251,520 85	1
307,495 07	213,377 41	341,846 48	176,965 92	730,004 00	2
11,930,462 71	1,613,585 72	6,400,641 18	6,322,783 07	11,714,611 56	3
—	64,999 20	—	364,544 97	193,346 00	4
—	186,572 99	151,843 63	75,372 60	396,819 10	5
2,102,063 32	365,828 95	1,365,680 57	1,791,382 24	981,186 04	6
18,964,073 55	3,740,363 39	12,222,624 65	14,918,411 53	14,892,219 69	7
459,312 37	—	4,054,655 71	1,099,151 68	2,336,957 95	8
—	—	—	50,134 63	746,515 40	9
—	—	—	338,591 64	843,261 12	10
—	—	—	611,895 53	1,807,249 20	11
—	42,562 02	124,876 83	64,287 22	—	12
91,103 44	65,725 74	799,375 19	920,050 02	485,244 90	13
67,528 30	77,546 59	184,200 16	263,719 95	154,053 23	14
29,766 72	18,677 55	44,593 00	48,097 42	55,377 91	15
—	—	21,092 48	13,256 15	29,138 72	16
—	38 93	2,569 96	7,151 46	586 17	17
106,624 24	—	—	—	—	18
31,536 63	5,224 19	24,086 90	20,605 64	35,106 21	19
1 00	1,964 26	1 00	1 00	1 00	20
3,063 59	1,735 53	4,216 94	3,281 73	26,385 41	21
<b>\$34,182,383 85</b>	<b>\$6,445,325 18</b>	<b>\$25,979,017 70</b>	<b>\$27,195,307 26</b>	<b>\$35,679,584 46</b>	<b>22</b>
\$29,884,857 02	\$3,300,274 93	\$23,095,398 43	\$16,738,266 03	\$31,501,345 97	23
—	2,184,574 43	—	7,437,682 82	—	24
—	—	—	—	—	25
138,607 45	18,875 00	191,849 50	87,412 50	60,117 50	26
—	—	—	—	—	27
—	3,028 30	12,336 79	26,671 10	92,205 37	28
213,812 01	177,671 00	398,633 03	356,408 72	397,723 39	29
63,259 06	139,181 99	42,315 04	43,513 45	85,450 66	31
110,934 63	8,051 18	77,378 56	—	—	32
5,169 99	3,443 78	6,766 08	10,774 25	14,492 83	33
1,695,000 00	212,647 79	1,096,570 93	1,290,000 00	2,140,900 00	34
5.65	3.86	4.71	5.32	6.78	35
2,070,643 69	397,576 78	1,057,769 34	1,204,578 39	1,387,348 74	36
6.90	7.22	4.54	4.96	4.40	37
<b>\$34,182,383 85</b>	<b>\$6,445,325 18</b>	<b>\$25,979,017 70</b>	<b>\$27,195,307 26</b>	<b>\$35,679,584 46</b>	<b>38</b>
12,242	3,709	14,396	10,979	16,066	39
701	566	1,174	1,199	970	40
989	505	1,661	1,485	1,156	41
11,954	3,770	13,909	10,693	15,880	42
43%	4	4 1/2	4	4 1/2	43
\$1,232,735 72	\$203,885 63	\$855,889 19	\$917,000 45	\$1,227,074 62	44
23,880	9,818	34,857	20,877	27,453	45
13,959	6,758	22,131	11,112	19,716	46
\$5,331,484 28	\$1,868,855 25	\$6,746,524 43	\$7,119,119 47	\$6,003,526 26	47
\$4,917,252 61	\$1,425,409 15	\$5,772,996 96	\$5,357,075 71	\$5,637,511 21	48
\$2,500 00	\$1,455 00	\$1,660 00	\$2,247 00	\$1,974 00	49
1,230	597	2,083	2,487	2,368	50
\$15,791 00	\$6,265 00	\$7,814 00	\$6,843 00	\$8,710 00	51
89	232	1,085	525	429	52
\$1,024 00	\$466 00	\$852 00	\$1,875 00	\$1,131 00	53
\$1,583,450 52	\$274,833 54	\$1,201,949 68	\$1,219,197 54	\$1,596,915 61	54
\$116,354 70	\$29,241 63	\$133,292 61	\$101,847 63	\$147,729 12	55
16,994 29	7,856 72	24,743 78	25,162 31	24,434 60	56
5,856 98	1,566 74	16,770 80	12,978 13	17,263 24	57
4,213 18	128 00	4,844 35	1,866 38	1,500 00	58
—	1,070 49	884 36	5,259 85	4,764 52	59
42,424 08	16,446 20	62,063 79	45,784 26	58,391 76	60
6 22	10 26	10 50	7 98	8 07	61

		GREENFIELD	HARWICH
		GREENFIELD SAVINGS BANK	CAPE COD FIVE CENTS SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$130,860 51	\$251,986 13
2	Due from banks . . . . .	192,364 53	472,121 17
3	U. S. Government obligations, direct and fully guaranteed . . . . .	2,623,574 32	6,188,353 70
4	State, county and municipal obligations . . . . .	—	4,695 97
5	Other bonds, notes and debentures . . . . .	14,550 00	433,411 96
6	Bank and fire insurance company stocks, etc. . . . .	899,452 96	1,963,303 71
7	Real estate loans (conventional) . . . . .	6,882,467 41	20,033,989 40
8	G.I. loans (in-state) . . . . .	651,780 76	327,873 35
9	F.H.A. loans (in-state) . . . . .	469,221 61	144,383 02
10	G.I. loans (out-of-state) . . . . .	1,031,644 84	—
11	F.H.A. loans (out-of-state) . . . . .	1,682,692 70	689,959 12
12	Personal loans . . . . .	139,324 67	79,811 83
13	Other loans . . . . .	277,592 97	713,895 49
14	Banking premises . . . . .	238,537 46	347,643 71
15	Furniture and fixtures . . . . .	51,488 74	86,963 68
16	Other real estate owned, etc. . . . .	2,721 83	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	2,973 38
18	Mortgage acquisition costs . . . . .	118 26	—
19	Mutual Savings Central Fund, Inc. . . . .	11,499 04	23,799 76
20	Deposit Insurance Fund . . . . .	1 00	6,579 79
21	All other assets . . . . .	1,965 23	6,299 15
22	<b>Total</b> . . . . .	<b>\$15,301,858 84</b>	<b>\$31,778,044 32</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$13,492,293 96	\$21,491,982 68
24	Special Notice Account deposits . . . . .	—	7,037,517 99
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	48,029 00	45,995 50
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	100,081 94	26,974 71
30	Due to mortgagors . . . . .	210,270 45	700,963 17
31	Mortgagors' payments not applied . . . . .	52,194 42	39,513 68
32	Net interim income . . . . .	—	59,975 73
33	All other liabilities . . . . .	16,315 93	74,156 90
34	Guaranty Fund . . . . .	781,400 00	1,001,686 81
35	Percentage to total deposits . . . . .	5.77	3.51
36	Other surplus accounts . . . . .	601,273 14	1,299,277 15
37	Percentage to total deposits . . . . .	4.44	4.55
38	<b>Total</b> . . . . .	<b>\$15,301,858 84</b>	<b>\$31,778,044 32</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	7,037	12,172
40	Number of deposit accounts opened during period . . . . .	925	2,221
41	Number of deposit accounts closed during period . . . . .	636	1,724
42	Number of accounts October 31, 1964 . . . . .	7,326	12,669
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	4
44	Amount of all dividends paid during period . . . . .	\$488,901 99	\$991,690 74
45	Number of deposits made during period . . . . .	30,810	31,203
46	Number of withdrawals made during period . . . . .	15,000	21,545
47	Amount deposited during period . . . . .	\$3,957,021 93	\$15,126,805 49
48	Amount withdrawn during period . . . . .	\$2,906,340 50	\$11,272,628 08
49	Average amount in each account . . . . .	\$1,842 00	\$2,246 00
50	Number of real estate loans October 31 . . . . .	1,200	2,299
51	Average real estate loan . . . . .	\$8,932 00	\$9,220 00
52	Number of other loans October 31 . . . . .	444	405
53	Average other loan . . . . .	\$939 00	\$1,960 00
54	*Gross income received during period . . . . .	\$684,747 71	\$1,385,753 07
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$88,547 07	\$151,645 47
56	*Bank building occupancy . . . . .	21,228 27	46,761 34
57	Advertising . . . . .	6,318 00	17,054 07
58	Contributions, etc. . . . .	1,434 00	882 50
59	State tax . . . . .	11,041 25	4,292 92
60	Miscellaneous . . . . .	43,861 88	77,201 81
61	Total of above costs per \$1,000 of deposits . . . . .	12 78	10 44

\*Includes 3% of amount invested in banking premises.

HAVERHILL		HINGHAM	HOLYOKE		
HAVERHILL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	HOLYOKE SAVINGS BANK	MECHANICS' SAVINGS BANK	
\$568,927 10	\$277,781 24	\$108,556 39	\$640,319 08	\$184,984 22	1
869,352 37	129,761 56	398,892 47	350,110 67	534,001 60	2
11,221,668 78	3,440,754 42	3,728,243 94	21,871,427 33	11,632,121 41	3
—	—	—	74,849 61	—	4
100,000 00	1,255,276 29	958,162 78	428,712 91	—	5
2,432,462 12	1,052,302 67	348,641 21	3,697,154 09	2,580,141 16	6
37,845,879 80	12,729,701 95	8,614,987 04	14,665,405 09	21,665,339 82	7
6,043,888 08	4,073,809 04	1,180,378 34	6,490,977 13	4,912,799 43	8
4,197,859 24	2,240,058 62	82,935 07	5,648,214 45	2,774,894 61	9
123,416 30	57,654 06	—	10,531,952 10	1,728,680 98	10
—	1,506,334 67	—	11,154,908 90	3,483,973 74	11
323,222 47	384,000 53	65,877 13	799,459 97	513,225 71	12
2,016,709 05	429,647 66	266,125 09	1,444,005 32	1,007,063 17	13
684,421 49	390,422 59	124,714 00	532,464 27	335,650 91	14
100,902 28	134,086 03	30,050 95	113,910 01	100,444 05	15
81,228 78	46,270 26	8,143 56	86,992 83	56,427 17	16
9,512 96	—	34 45	—	1,310 35	17
—	—	13,030 00	10,787 87	—	18
68,590 20	45,441 51	22,788 01	85,795 83	50,947 65	19
1 00	25,626 94	1 00	1 00	1 00	20
12,488 04	12,626 50	12,638 85	48,325 28	43,184 93	21
\$66,700,530 06	\$28,231,556 54	\$15,964,200 28	\$78,675,773 74	\$51,605,191 91	22
\$42,861,901 55	\$23,665,278 24	\$14,327,988 75	\$61,358,891 70	\$35,105,791 54	23
15,653,060 60	1,371,033 27	—	6,866,191 84	10,460,868 12	24
—	—	—	55,273 26	88,649 03	25
399,634 50	103,388 00	16,241 00	205,302 00	197,782 00	26
—	—	—	—	—	27
130,470 12	160,040 81	8,996 16	804,787 57	212,645 77	28
1,276,375 84	275,876 42	115,154 74	125,460 40	388,127 98	29
277,532 86	237,213 17	91,950 50	1,377,772 61	824,479 82	30
80,716 61	—	60,185 82	938,232 89	—	31
40,211 15	22,065 44	2,463 64	5,665 59	35,629 19	32
2,590,100 00	1,198,600 00	910,048 18	3,321,478 87	2,100,848 34	33
4.40	4.77	6.34	4.85	4.58	34
3,390,526 83	1,198,061 19	431,171 49	3,616,717 01	2,190,370 12	35
5.75	4.77	3.01	5.28	4.78	36
\$66,700,530 06	\$28,231,556 54	\$15,964,200 28	\$78,675,773 74	\$51,605,191 91	37
34,743	14,283	9,867	35,566	17,608	39
4,426	1,327	1,213	4,942	3,371	40
4,285	1,792	1,013	4,773	2,883	41
34,884	13,818	10,067	35,735	18,096	42
4	4	4 1/4	4	4 1/8	43
\$2,195,652 16	\$955,662 10	\$534,184 25	\$2,581,105 00	\$1,762,471 20	44
103,358	34,817	26,703	203,934	66,743	45
49,490	20,769	17,744	71,618	26,025	46
\$27,044,160 82	\$6,611,911 27	\$5,453,003 35	\$16,256,384 73	\$16,519,941 21	47
\$22,004,317 83	\$6,621,553 52	\$4,966,019 93	\$15,702,314 27	\$13,042,691 10	48
\$1,677 00	\$1,812 00	\$1,423 00	\$1,902 00	\$2,519 00	49
4,177	2,432	1,133	5,259	3,792	50
\$11,542 00	\$8,474 00	\$8,718 00	\$9,221 00	\$9,115 00	51
1,467	1,237	249	3,472	1,493	52
\$1,595 00	\$658 00	\$1,333 00	\$646 00	\$1,018 00	53
\$3,153,565 72	\$1,379,045 73	\$737,911 55	\$3,427,240 51	\$2,320,019 72	54
\$277,813 72	\$142,753 95	\$72,897 55	\$308,804 01	\$204,869 26	55
100,138 72	49,617 46	22,522 84	80,893 14	41,791 17	56
29,555 75	7,496 30	4,297 79	37,630 91	37,553 93	57
7,343 19	1,015 00	1,555 59	6,410 00	3,326 00	58
904 24	28,190 60	—	92,018 78	12,535 19	59
133,924 59	73,671 69	36,087 19	157,501 78	116,180 61	60
9 39	12 09	9 59	10 00	9 11	61



		HOLYOKE	HOPKINTON
		PEOPLES SAVINGS BANK	HOLLISTON-HOPKINTON SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$185,551 75	\$28,203 41
2	Due from banks . . . . .	760,246 04	126,622 43
3	U. S. Government obligations, direct and fully guaranteed . . . . .	12,162,919 91	1,277,476 39
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	145,687 50	—
6	Bank and fire insurance company stocks, etc. . . . .	1,729,172 02	332,632 70
7	Real estate loans (conventional) . . . . .	19,734,950 51	3,423,685 51
8	G.I. loans (in-state) . . . . .	5,592,941 30	101,188 63
9	F.H.A. loans (in-state) . . . . .	5,564,917 56	—
10	G.I. loans (out-of-state) . . . . .	2,741,635 03	—
11	F.H.A. loans (out-of-state) . . . . .	5,365,449 54	346,812 25
12	Personal loans . . . . .	805,321 65	—
13	Other loans . . . . .	1,219,146 77	123,525 05
14	Banking premises . . . . .	287,062 28	40,439 06
15	Furniture and fixtures . . . . .	124,876 85	18,801 86
16	Other real estate owned, etc. . . . .	101,273 57	—
17	Taxes and insurance paid on mortgaged properties . . . . .	1,041 99	—
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	59,087 66	6,056 22
20	Deposit Insurance Fund . . . . .	1 00	2 00
21	All other assets . . . . .	44,391 81	—
22	<b>Total</b> . . . . .	<b>\$56,625,674 74</b>	<b>\$5,825,445 51</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$36,893,790 34	\$5,220,917 96
24	Special Notice Account deposits . . . . .	12,611,119 92	—
25	Systematic Savings Account deposits . . . . .	71,447 50	—
26	Club deposits . . . . .	260,883 50	23,781 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	417,758 40	5,706 87
30	Due to mortgagors . . . . .	514,803 33	23,100 65
31	Mortgagors' payments not applied . . . . .	990,591 65	24,996 04
32	Net interim income . . . . .	—	—
33	All other liabilities . . . . .	26,028 37	131 55
34	Guaranty Fund . . . . .	2,210,000 00	229,164 57
35	Percentage to total deposits . . . . .	4.43	4.37
36	Other surplus accounts . . . . .	2,629,251 73	297,646 87
37	Percentage to total deposits . . . . .	5.28	5.68
38	<b>Total</b> . . . . .	<b>\$56,625,674 74</b>	<b>\$5,825,445 51</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	17,748	4,133
40	Number of deposit accounts opened during period . . . . .	3,227	366
41	Number of deposit accounts closed during period . . . . .	2,815	546
42	Number of accounts October 31, 1964 . . . . .	18,160	3,953
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4½	4
44	Amount of all dividends paid during period . . . . .	\$1,943,057 31	\$189,704 01
45	Number of deposits made during period . . . . .	49,296	9,014
46	Number of withdrawals made during period . . . . .	16,295	4,857
47	Amount deposited during period . . . . .	\$13,497,744 70	\$1,566,000 44
48	Amount withdrawn during period . . . . .	\$10,322,705 69	\$1,390,286 82
49	Average amount in each account . . . . .	\$2,725 00	\$1,321 00
50	Number of real estate loans October 31 . . . . .	3,768	511
51	Average real estate loan . . . . .	\$10,350 00	\$7,577 00
52	Number of other loans October 31 . . . . .	2,283	124
53	Average other loan . . . . .	\$887 00	\$996 00
54	*Gross income received during period . . . . .	\$2,517,351 42	\$272,335 09
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$170,920 39	\$26,547 34
56	*Bank building occupancy . . . . .	29,558 97	5,468 55
57	Advertising . . . . .	30,961 29	1,623 38
58	Contributions, etc. . . . .	3,550 00	311 29
59	State tax . . . . .	23,066 56	42 29
60	Miscellaneous . . . . .	105,659 43	19,179 94
61	Total of above costs per \$1,000 of deposits . . . . .	7 34	10 19

\*Includes 3% of amount invested in banking premises.

HUDSON		IPSWICH		LAWRENCE		
HUDSON SAVINGS BANK		IPSWICH SAVINGS BANK		BROADWAY SAVINGS BANK	COMMUNITY SAVINGS BANK	ESSEX SAVINGS BANK
\$169,396 30	\$47,565 25	\$69,117 73	\$350,913 08	\$753,528 35	1	
186,301 69	199,843 22	200,444 18	259,398 13	1,588,929 70	2	
4,046,567 83	3,150,070 92	5,896,527 52	3,989,369 06	12,116,853 40	3	
122,845 85	74,500 00	—	—	—	4	
504,420 55	715,156 18	93,819 78	—	2,234,434 45	5	
700,679 16	949,369 58	330,951 14	379,286 23	3,572,612 66	6	
8,436,489 91	9,673,671 86	7,390,356 16	9,863,580 92	34,348,147 79	7	
1,976,529 62	787,186 38	5,928,845 55	2,593,528 05	8,458,543 15	8	
825,886 98	—	5,897,788 30	1,592,199 70	769,478 60	9	
—	40,983 31	—	—	8,782,543 39	10	
847,107 44	61,400 17	—	—	9,133,219 15	11	
17,371 37	1,250 00	—	49,847 29	192,501 16	12	
245,647 31	334,057 94	335,799 48	480,010 85	1,437,239 37	13	
71,694 18	36,942 91	163,696 18	97,176 88	637,154 03	14	
43,576 04	26,096 54	26,985 84	37,544 33	174,230 92	15	
45,756 36	—	33,324 12	—	372,765 82	16	
130 84	131 54	493 35	—	1,129 51	17	
—	547 86	—	—	—	18	
23,816 69	12,881 80	47,299 29	15,194 10	116,756 17	19	
5,658 03	2,452 33	1 00	1 00	1 00	20	
16,143 27	2,183 12	1,837 24	15,665 02	24,933 10	21	
\$18,886,019 42	\$16,116,290 91	\$26,417,286 86	\$19,723,714 64	\$84,715,001 72	22	
\$13,820,448 26	\$14,269,396 12	\$22,373,356 05	\$12,789,860 63	\$54,931,730 41	23	
2,736,778 42	—	1,051,540 10	4,569,013 34	19,065,035 32	24	
—	—	—	—	—	25	
87,689 00	530 00	14,352 50	202,936 75	389,078 50	26	
—	—	—	—	—	27	
—	—	—	—	—	28	
40,066 81	21,262 65	4,010 35	28,977 48	567,580 30	29	
249,316 65	223,138 83	148,770 67	140,680 80	1,552,689 81	30	
87,454 84	175,520 52	212,474 77	58,153 25	168,666 48	31	
214,443 88	—	—	8,556 48	144,576 44	32	
2,980 78	24,636 03	6,652 91	20,261 46	124,013 76	33	
904,000 00	793,800 00	1,376,300 00	1,000,000 00	4,605,700 00	34	
5.43	5.56	5.87	5.69	6.19	35	
742,840 78	608,006 76	1,229,829 51	905,274 45	3,165,930 70	36	
4.46	4.26	5.25	5.15	4.26	37	
\$18,886,019 42	\$16,116,290 91	\$26,417,286 86	\$19,723,714 64	\$84,715,001 72	38	
9,624	8,049	10,028	10,838	31,843	39	
1,175	618	1,131	1,528	4,231	40	
1,250	507	1,190	1,450	4,571	41	
9,549	8,160	9,969	10,916	31,503	42	
4	414	414	4	4	43	
\$612,319 17	\$561,641 63	\$942,274 81	\$650,851 56	\$2,872,819 64	44	
19,828	19,876	16,575	27,024	78,159 45	45	
12,378	9,401	9,724	12,865	41,391 46	46	
\$5,518,810 06	\$3,390,020 61	\$5,276,636 22	\$5,652,352 29	\$20,942,711 01	47	
\$4,847,885 72	\$2,919,478 24	\$5,126,950 13	\$4,401,070 16	\$18,225,240 14	48	
\$1,726 00	\$1,749 00	\$2,350 00	\$1,590 00	\$2,349 00	49	
1,268	1,325	2,194	1,777	5,542 50	50	
\$9,532 00	\$7,972 00	\$8,759 00	\$7,906 00	\$11,095 00	51	
215	253	256	443	1,058 52	52	
\$1,223 00	\$1,325 00	\$1,312 00	\$1,196 00	\$1,540 00	53	
\$857,863 91	\$753,719 56	\$1,250,145 03	\$919,371 85	\$3,858,351 43	54	
\$92,932 44	\$59,515 61	\$90,128 77	\$99,038 72	\$314,806 26	55	
20,740 80	11,993 34	30,135 62	18,368 20	101,982 74	56	
8,568 35	5,105 40	9,296 11	10,595 46	43,543 85	57	
775 00	15 00	3,478 10	3,465 79	15,127 38	58	
2,715 96	—	—	—	96,202 90	59	
42,659 96	31,973 59	39,417 28	38,204 12	172,909 88	60	
10 17	7 61	7 36	9 77	10 06	61	

		LAWRENCE	LEE
		LAWRENCE SAVINGS BANK	LEE SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$775,151 43	\$163,705 03
2	Due from banks . . . . .	844,814 46	176,538 40
3	U. S. Government obligations, direct and fully guaranteed . . . . .	13,437,512 12	3,412,626 63
4	State, county and municipal obligations . . . . .	127,453 10	—
5	Other bonds, notes and debentures . . . . .	212,482 49	1,345,771 65
6	Bank and fire insurance company stocks, etc. . . . .	2,365,300 50	651,742 74
7	Real estate loans (conventional) . . . . .	25,111,165 62	10,966,499 05
8	G.I. loans (in-state) . . . . .	7,992,980 82	2,579,165 55
9	F.H.A. loans (in-state) . . . . .	3,265,535 20	988,752 65
10	G.I. loans (out-of-state) . . . . .	5,824,664 35	532,776 47
11	F.H.A. loans (out-of-state) . . . . .	8,441,144 29	482,405 01
12	Personal loans . . . . .	8,839 39	137,713 58
13	Other loans . . . . .	669,377 53	919,422 55
14	Banking premises . . . . .	285,541 74	172,254 06
15	Furniture and fixtures . . . . .	44,280 43	39,220 77
16	Other real estate owned, etc. . . . .	129,473 87	—
17	Taxes and insurance paid on mortgaged properties . . . . .	1,623 18	—
18	Mortgage acquisition costs . . . . .	82,969 58	—
19	Mutual Savings Central Fund, Inc. . . . .	79,325 23	25,814 31
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	349,416 37	8,898 55
22	<b>Total . . . . .</b>	<b>\$70,049,052 70</b>	<b>\$22,603,308 00</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$54,923,456 13	\$13,635,107 21
24	Special Notice Account deposits . . . . .	6,909,217 73	6,124,651 56
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	358,041 50	83,093 50
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	294,059 24	37,843 72
30	Due to mortgagors . . . . .	602,187 14	247,464 50
31	Mortgagors' payments not applied . . . . .	511,245 23	161,815 01
32	Net interim income . . . . .	59,160 21	319,356 93
33	All other liabilities . . . . .	34,813 13	7,188 64
34	Guaranty Fund . . . . .	2,524,723 00	915,000 00
35	Percentage to total deposits . . . . .	4.06	4.61
36	Other surplus accounts . . . . .	3,832,149 39	1,071,786 93
37	Percentage to total deposits . . . . .	6.16	5.40
38	<b>Total . . . . .</b>	<b>\$70,049,052 70</b>	<b>\$22,603,308 00</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	25,444	9,209
40	Number of deposit accounts opened during period . . . . .	3,730	1,071
41	Number of deposit accounts closed during period . . . . .	3,702	953
42	Number of accounts October 31, 1964 . . . . .	25,472	9,327
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4 1/4	4
44	Amount of all dividends paid during period . . . . .	\$2,455,747 74	\$735,346 11
45	Number of deposits made during period . . . . .	63,680	18,840
46	Number of withdrawals made during period . . . . .	28,700	10,687
47	Amount deposited during period . . . . .	\$19,839,705 57	\$5,270,600 80
48	Amount withdrawn during period . . . . .	\$17,840,144 31	\$4,158,615 50
49	Average amount in each account . . . . .	\$2,427 00	\$2,118 00
50	Number of real estate loans October 31 . . . . .	4,933	1,705
51	Average real estate loan . . . . .	\$10,265 00	\$9,120 00
52	Number of other loans October 31 . . . . .	462	557
53	Average other loan . . . . .	\$1,468 00	\$1,898 00
54	*Gross income received during period . . . . .	\$3,253,592 55	\$1,013,927 27
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$215,106 61	\$115,100 84
56	*Bank building occupancy . . . . .	45,728 51	31,438 95
57	Advertising . . . . .	31,204 46	15,771 14
58	Contributions, etc. . . . .	13,500 77	771 06
59	State tax . . . . .	57,365 17	3,251 11
60	Miscellaneous . . . . .	98,728 57	46,512 49
61	Total of above costs per \$1,000 of deposits . . . . .	7 47	10 77

\*Includes 3% of amount invested in banking premises.

LEICESTER	LENOX	LEOMINSTER	LEXINGTON	LOWELL	
LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK	
\$30,566 34	\$40,737 24	\$150,898 67	\$40,872 59	\$71,230 92	1
77,673 73	77,245 08	153,514 26	224,750 24	324,938 22	2
1,057,148 61	2,960,730 49	9,381,446 44	5,433,117 70	12,704,117 99	3
207,850 48	13,767 51			49,839 11	4
246,623 26	78,089 17	1,034,816 30	679,634 83	250,757 77	5
112,106 33	605,535 99	917,292 72	779,602 74	3,133,431 74	6
2,350,067 14	5,840,047 61	16,151,678 04	14,566,448 43	30,245,032 16	7
1,624,215 09	279,682 50	1,387,923 27	645,953 13	6,725,754 72	8
751,080 05	—	—	402,167 12	3,573,875 82	9
—	—	—	129,857 07	4,870,454 35	10
—	378,361 97	—	693,288 46	3,135,244 90	11
—	45,591 77	—	—	126,170 71	12
32,022 82	515,188 36	444,990 14	308,492 61	1,210,506 95	13
7,000 00	104,752 57	359,027 18	205,917 34	507,088 87	14
3,061 60	19,949 52	45,157 89	21,598 19	51,122 41	15
—	1,484 68	47,139 26	—	41,204 32	16
280 97	149 45	27 75	—	—	17
—	—	—	22,822 94	—	18
9,744 02	12,685 90	23,653 64	14,845 45	40,022 91	19
1 00	1 00	1 00	1 00	1 00	20
803 69	7,251 34	9,562 65	125,264 87	10,854 22	21
<b>\$6,510,245 13</b>	<b>\$10,981,252 15</b>	<b>\$30,107,129 21</b>	<b>\$24,294,634 71</b>	<b>\$67,071,669 09</b>	22
\$4,830,746 61	\$5,763 010 61	\$26,904,764 16	\$22,186,806 08	\$48,635,527 45	23
928,121 92	3,929,981 33	—	—	9,473,297 05	24
—	—	—	—	—	25
422 00	36,584 00	125,706 25	2,269 00	141,237 00	26
—	—	—	—	—	27
—	13,206 98	—	15,729 75	179,240 05	28
28,809 52	130,988 40	179,800 43	329,991 19	1,797,078 66	29
22,608 03	92,941 88	116,627 23	77,769 23	311,458 27	30
89,667 41	136,129 79	41,093 89	76,515 05	125,643 07	31
3,592 94	1,356 80	11,052 04	5,000 00	2,382 76	32
359,585 00	439,026 89	1,464,500 00	764,600 00	2,105,000 00	33
6.24	4.51	5.42	3.44	3.61	34
246,691 70	438,025 47	1,263,585 21	835,954 41	4,300,804 78	35
4.28	4.50	4.67	3.76	7.38	36
<b>\$6,510,245 13</b>	<b>\$10,981,252 15</b>	<b>\$30,107,129 21</b>	<b>\$24,294,634 71</b>	<b>\$67,071,699 09</b>	37
3,380	3,336	17,706	11,527	25,263	38
333	509	1,865	1,586	2,538	39
365	403	1,904	1,273	2,285	40
3,348	3,442	17,667	11,840	25,516	41
4 1/4	4	4 1/4	4 1/4	4 1/4	42
\$225,498 96	\$362,356 41	\$1,057,478 19	\$832,982 30	\$2,278,587 13	43
5,680	6,783	50,866	35,149	56,106	44
3,864	3,859	26,852	16,425	26,250	45
\$1,207,669 00	\$2,513,811 26	\$7,872,945 80	\$9,153,354 85	\$14,717,640 63	46
\$1,359,382 82	\$1,847,198 08	\$7,150,494 82	\$6,820,768 32	\$11,260,189 98	47
\$1,720 00	\$2,816 00	\$1,523 00	\$1,872 00	\$2,277 00	48
833	665	2,168	1,251	4,989	49
\$5,673 00	\$9,772 00	\$8,090 00	\$13,139 00	\$9,731 00	50
19	314	498	196	998	51
\$1,685 00	\$1,786 00	\$894 00	\$1,573 00	\$1,339 00	52
\$304,619 06	\$488,966 00	\$1,352,440 26	\$1,071,489 62	\$3,067,662 40	53
—	—	—	—	—	54
\$29,148 30	\$40,358 45	\$112,494 12	\$69,319 57	\$165,140 66	55
5,710 93	13,573 69	34,349 16	12,279 77	52,808 33	56
4,206 11	4,658 36	9,854 44	4,526 85	11,969 97	57
100 00	250 00	3,345 70	400 00	5,492 37	58
—	540 95	—	1,148 06	13,425 48	59
15,893 47	25,916 19	52,373 78	44,428 26	70,353 69	60
9 56	8 80	7 89	5 95	5 49	61



		LOWELL	
		THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$656,482 62	\$198,586 42
2	Due from banks . . . . .	1,403,038 89	415,149 81
3	U. S. Government obligations, direct and fully guaranteed . . . . .	10,473,082 48	7,183,478 59
4	State, county and municipal obligations . . . . .	—	15,000 00
5	Other bonds, notes and debentures . . . . .	961,930 99	35,000 00
6	Bank and fire insurance company stocks, etc. . . . .	973,985 26	238,594 96
7	Real estate loans (conventional) . . . . .	28,111,518 58	7,598,164 03
8	G.I. loans (in-state) . . . . .	10,707,626 70	6,594,788 16
9	F.H.A. loans (in-state) . . . . .	3,182,704 20	2,879,445 46
10	G.I. loans (out-of-state) . . . . .	906,061 58	2,389,725 03
11	F.H.A. loans (out-of-state) . . . . .	1,084,077 27	3,316,333 73
12	Personal loans . . . . .	395,569 73	1,410,235 40
13	Other loans . . . . .	1,237,026 17	1,123,538 39
14	Banking premises . . . . .	266,943 24	177,815 48
15	Furniture and fixtures . . . . .	150,232 71	101,760 07
16	Other real estate owned, etc. . . . .	25,513 46	6,519 14
17	Taxes and insurance paid on mortgaged properties . . . . .	—	4,373 57
18	Mortgage acquisition costs . . . . .	25,700 69	2,086 34
19	Mutual Savings Central Fund, Inc. . . . .	118,008 54	38,885 70
20	Deposit Insurance Fund . . . . .	27,834 54	27,956 01
21	All other assets . . . . .	22,860 19	4,627 57
22	<b>Total</b> . . . . .	<b>\$60,730,197 84</b>	<b>\$33,762,963 86</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$50,900,690 02	\$25,231,271 24
24	Special Notice Account deposits . . . . .	3,296,766 37	5,791,401 26
25	Systematic Savings Account deposits . . . . .	24,203 89	—
26	Club deposits . . . . .	152,452 00	178,416 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	122,349 43	361,033 70
30	Due to mortgagors . . . . .	1,264,496 34	42,695 34
31	Mortgagors' payments not applied . . . . .	385,251 66	94,537 30
32	Net interim income . . . . .	—	—
33	All other liabilities . . . . .	20,490 38	2,490 63
34	Guaranty Fund . . . . .	2,712,400 00	973,804 28
35	Percentage to total deposits . . . . .	4.99	3.12
36	Other surplus accounts . . . . .	1,851,097 75	1,087,314 11
37	Percentage to total deposits . . . . .	3.40	3.48
38	<b>Total</b> . . . . .	<b>\$60,730,197 84</b>	<b>\$33,762,963 86</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	41,179	21,849
40	Number of deposit accounts opened during period . . . . .	5,009	2,794
41	Number of deposit accounts closed during period . . . . .	4,906	3,175
42	Number of accounts October 31, 1964 . . . . .	41,282	21,468
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4 1/4	4
44	Amount of all dividends paid during period . . . . .	\$2,101,036 68	\$1,156,439 87
45	Number of deposits made during period . . . . .	101,821	54,164
46	Number of withdrawals made during period . . . . .	53,028	25,983
47	Amount deposited during period . . . . .	\$14,587,073 92	\$9,058,295 22
48	Amount withdrawn during period . . . . .	\$12,643,728 92	\$7,604,403 94
49	Average amount in each account . . . . .	\$1,310 00	\$1,445 00
50	Number of real estate loans October 31 . . . . .	5,586	2,747
51	Average real estate loan . . . . .	\$7,875 00	\$8,292 00
52	Number of other loans October 31 . . . . .	1,708	3,486
53	Average other loan . . . . .	\$955 00	\$727 00
54	*Gross income received during period . . . . .	\$2,843,056 26	\$1,694,562 25
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$302,602 94	\$193,817 93
56	*Bank building occupancy . . . . .	56,045 59	41,675 91
57	Advertising . . . . .	34,891 92	17,109 08
58	Contributions, etc. . . . .	3,955 00	2,647 78
59	State tax . . . . .	—	30,595 86
60	Miscellaneous . . . . .	157,723 79	76,015 49
61	Total of above costs per \$1,000 of deposits . . . . .	10 24	11 66

\*Includes 3% of amount invested in banking premises.

LOWELL		LUDLOW		LYNN		MALDEN	
WASHINGTON SAVINGS BANK		LUDLOW SAVINGS BANK		LYNN FIVE CENTS SAVINGS BANK		MALDEN SAVINGS BANK	
\$94,424 01	\$384,421 66	\$400,674 05	\$546,459 46	\$776,950 37	1		
180,662 60	326,091 29	790,034 38	1,341,324 96	1,512,875 34	2		
3,677,178 04	4,736,544 15	14,094,520 47	19,631,731 13	10,444,689 11	3		
—	119,124 17	—	—	1,598,247 74	4		
561,529 18	771,370 00	3,983,639 02	4,354,793 00	7,116,263 63	5		
465,351 54	2,676,566 70	4,894,853 14	5,459,428 99	5,374,292 61	6		
9,137,703 75	16,760,909 63	38,287,722 80	24,206,229 96	40,708,933 70	7		
194,426 96	3,969,770 03	17,344,693 33	19,406,061 39	10,798,225 53	8		
—	1,231,579 30	7,311,892 66	17,678,143 54	3,906,422 43	9		
—	1,492,114 18	2,694,055 18	7,049,065 15	2,237,026 37	10		
—	3,518,314 62	4,549,244 64	5,144,492 42	6,270,084 23	11		
—	338,543 77	—	10,794 36	—	12		
329,927 34	1,117,127 74	1,118,465 44	780,297 04	563,347 77	13		
110,536 85	175,505 68	692,487 02	144,250 21	308,809 28	14		
10,941 16	79,807 96	122,291 33	102,214 73	191,196 97	15		
45,817 08	13,360 86	72,951 46	324,778 99	159,524 84	16		
—	2,515 85	488 15	370 10	551 14	17		
—	—	216,812 13	220,194 29	106,808 77	18		
12,524 35	33,658 04	107,662 94	139,992 05	126,318 91	19		
1 00	1 00	1 00	1 00	1 00	20		
3,273 10	63,195 50	238,432 39	160,594 05	91,482 15	21		
\$14,824,296 96	\$37,810,522 13	\$96,920,921 53	\$106,701,216 82	\$92,292,051 89	22		
\$11,505,265 42	\$27,257,060 60	\$85,600,714 93	\$80,041,033 70	\$80,343,893 80	23		
1,483,171 00	5,009,233 01	—	14,128,303 43	—	24		
—	24,762 50	395,895 50	509,951 00	930,462 50	25		
—	—	—	—	—	26		
—	240,782 68	75,222 85	195,772 27	188,218 83	27		
80,385 32	476,266 27	967,753 76	584,326 85	1,480,899 96	28		
358,341 95	941,208 33	555,364 77	489,353 21	2,725 68	29		
132,727 11	106,144 12	1,258,142 95	—	134,538 92	30		
564 45	5,215 78	33,334 22	112,265 19	56,603 95	31		
609,000 00	1,669,400 00	3,948,000 00	5,772,890 00	5,292,400 00	32		
4.69	5.17	4.59	6.10	6.51	33		
654,841 71	2,080,448 84	4,086,492 55	4,867,321 17	3,862,308 25	34		
5.04	6.44	4.75	5.14	4.75	35		
\$14,824,296 96	\$37,810,522 13	\$96,920,921 53	\$106,701,216 82	\$92,292,051 89	36		
5,494	16,116	41,953	43,431	42,043	37		
729	2,576	2,892	6,070	4,566	38		
689	1,975	3,594	5,281	5,118	39		
5,534	16,717	41,251	44,220	41,491	40		
41½	4	4½	4½	4	41		
\$507,512 18	\$1,201,520 61	\$3,270,512 64	\$3,595,513 70	\$3,051,058 80	42		
10,881	47,995	111,220	127,884	120,074	43		
5,807	25,502	68,352	78,331	79,441	44		
\$4,336,182 32	\$12,114,306 60	\$19,394,477 09	\$36,709,675 26	\$21,789,877 39	45		
\$3,907,801 75	\$10,873,453 84	\$17,947,346 61	\$33,995,850 45	\$21,291,989 86	46		
\$2,347 00	\$1,921 00	\$2,075 00	\$2,130 00	\$1,931 00	47		
1,529	3,393	6,275	7,007	6,114	48		
\$6,103 00	\$7,950 00	\$11,185 00	\$10,487 00	\$10,455 00	49		
339	1,420	399	582	628	50		
\$973 00	\$1,025 00	\$2,803 00	\$1,359 00	\$897 00	51		
\$713,906 77	\$1,679,219 20	\$4,474,851 98	\$4,776,566 53	\$4,144,490 62	52		
\$67,759 76	\$155,170 45	\$331,542 75	\$337,818 15	\$489,382 56	53		
15,169 97	28,687 26	110,062 25	84,588 99	99,617 58	54		
2,611 31	22,594 12	32,932 19	49,702 85	31,064 86	55		
1,309 64	5,601 29	17,899 33	19,984 34	12,244 05	56		
—	23,185 20	42,907 91	40,344 10	40,047 49	57		
21,194 03	89,656 67	156,384 43	215,912 11	250,700 28	58		
8 32	10 07	8 08	7 95	11 49	59		
					60		
					61		

		MARBLE- HEAD	MARL- BOROUGH
		MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK
	<b>Assets</b>		
1	Cash, checks and items . . . . .	\$198,825 83	\$91,366 06
2	Due from banks . . . . .	130,253 50	276,170 86
3	U. S. Government obligations, direct and fully guaranteed . . . . .	4,128,754 95	5,114,737 27
4	State, county and municipal obligations . . . . .		
5	Other bonds, notes and debentures . . . . .	497,804 43	472,513 03
6	Bank and fire insurance company stocks, etc. . . . .	785,136 30	858,215 14
7	Real estate loans (conventional) . . . . .	8,701,086 86	11,504,610 85
8	G.I. loans (in-state) . . . . .	1,672,869 64	3,104,061 41
9	F.H.A. loans (in-state) . . . . .	—	1,976,927 64
10	G.I. loans (out-of-state) . . . . .	713,655 46	568,033 80
11	F.H.A. loans (out-of-state) . . . . .	1,407,503 56	760,660 87
12	Personal loans . . . . .	7,353 00	—
13	Other loans . . . . .	297,930 50	344,077 77
14	Banking premises . . . . .	113,650 50	31,132 03
15	Furniture and fixtures . . . . .	29,538 32	34,476 65
16	Other real estate owned, etc. . . . .	—	137,440 52
17	Taxes and insurance paid on mortgaged properties . . . . .	—	1,691 46
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	17,348 17	33,900 16
20	Deposit Insurance Fund . . . . .	4,373 96	5,608 22
21	All other assets . . . . .	7,991 32	3,702 23
22	Total . . . . .	<b>\$18,714,076 30</b>	<b>\$25,299,265 97</b>
	<b>Liabilities</b>		
23	Ordinary deposits . . . . .	\$15,463,642 97	\$17,660,845 57
24	Special Notice Account deposits . . . . .	1,292,711 00	4,816,320 65
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	107,688 00	35,111 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	50,436 19	34,874 91
30	Due to mortgagors . . . . .	110,244 20	364,775 34
31	Mortgagors' payments not applied . . . . .	16,177 31	140,202 42
32	Net interim income . . . . .	—	49,390 52
33	All other liabilities . . . . .	9,437 89	17,678 02
34	Guaranty Fund . . . . .	690,031 89	1,293,615 26
35	Percentage to total deposits . . . . .	4.09	5.74
36	Other surplus accounts . . . . .	973,706 85	886,452 28
37	Percentage to total deposits . . . . .	5.77	3.93
38	Total . . . . .	<b>\$18,714,076 30</b>	<b>\$25,299,265 97</b>
	<b>General Information</b>		
39	Number of deposit accounts October 31, 1963 . . . . .	10,151	10,481
40	Number of deposit accounts opened during period . . . . .	1,038	2,090
41	Number of deposit accounts closed during period . . . . .	1,067	1,624
42	Number of accounts October 31, 1964 . . . . .	10,122	10,947
43	Annual rate of ordinary and extra dividends paid during period . . . . .	—	4
44	Amount of all dividends paid during period . . . . .	\$616,976 26	\$1,026,974 32
45	Number of deposits made during period . . . . .	26,804	24,078
46	Number of withdrawals made during period . . . . .	16,777	14,470
47	Amount deposited during period . . . . .	\$6,721,071 99	\$9,486,694 57
48	Amount withdrawn during period . . . . .	\$6,324,339 07	\$8,223,368 48
49	Average amount in each account . . . . .	\$1,655 00	\$2,053 00
50	Number of real estate loans October 31 . . . . .	1,135	1,472
51	Average real estate loan . . . . .	\$11,009 00	\$12,170 00
52	Number of other loans October 31 . . . . .	114	252
53	Average other loan . . . . .	\$2,678 00	\$1,365 00
54	*Gross income received during period . . . . .	\$879,805 23	\$1,151,301 89
	<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>		
55	Salaries, fees, bonuses, etc. . . . .	\$53,191 26	\$116,478 98
56	*Bank building occupancy . . . . .	17,044 46	13,684 08
57	Advertising . . . . .	3,340 39	14,522 53
58	Contributions, etc. . . . .	330 00	2,575 83
59	State tax . . . . .	10,080 76	2,780 73
60	Miscellaneous . . . . .	38,337 09	45,885 67
61	Total of above costs per \$1,000 of deposits . . . . .	7 30	8 71

\*Includes 3% of amount invested in banking premises.

MAYNARD	MEDFORD	MEDWAY	MELROSE	MERRIMAC	
ASSABET INSTITUTION FOR SAVINGS	MEDFORD SAVINGS BANK	MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	
\$104,879 54	\$145,674 81	\$51,202 57	\$135,839 41	\$15,811 15	1
194,807 08	242,389 33	95,133 12	811,979 46	53,608 28	2
2,863,050 64	8,797,544 04	1,105,587 20	11,679,324 25	398,965 43	3
		99,341 92		10,840 61	4
275,160 74	715,412 50	753,860 07	2,601,790 16	446,115 02	5
335,300 23	255,559 00	323,981 02	2,035,236 79	137,477 75	6
8,437,425 77	23,847,559 32	3,360,076 43	29,896,385 02	1,201,413 02	7
745,474 86	2,345,545 19	609,921 72	2,743,707 65	227,744 52	8
439,032 48	1,171,553 17	—	—	—	9
—	57,663 01	—	—	—	10
—	752,911 73	—	—	—	11
141,458 38	—	54,731 05	—	1,840 27	12
449,604 65	523,295 04	94,612 64	601,936 73	18,267 10	13
28,435 07	34,676 76	48,847 21	65,317 03	5,400 00	14
13,150 63	56,259 39	15,821 54	26,467 51	2,167 29	15
—	—	—	—	4,895 70	16
729 97	38 00	—	158 00	—	17
—	76,464 19	—	4,348 08	—	18
11,123 19	52,420 19	5,485 80	53,086 60	4,005 82	19
1 00	1 00	1 00	1 00	800 00	20
26,440 88	50,207 39	932 02	31,395 34	775 89	21
\$14,066,075 11	\$39,125,174 06	\$6,619,535 31	\$50,686,973 03	\$2,530,127 85	22
\$11,204,191 90	\$35,213,259 05	\$5,812,741 70	\$44,944,899 99	\$2,152,340 49	23
1,292,137 84	—	—	—	—	24
—	—	—	—	—	25
113,514 50	230,746 50	61,997 00	100,942 50	20,291 00	26
—	—	—	—	—	27
—	—	—	—	—	28
47,926 72	20,022 03	3,479 15	7,326 07	223 29	29
114,714 83	290,001 43	80,840 15	501,522 27	38,142 36	30
62,645 47	512,059 36	79,010 51	300,815 59	44,826 37	31
180,378 32	57,938 12	—	94,004 98	4,608 26	32
1,590 01	24,713 71	1,385 40	15,127 22	651 61	33
441,500 00	1,778,500 00	220,300 00	2,115,209 71	148,151 00	34
3.50	5.02	3.75	4.69	6.82	35
607,475 52	997,933 86	359,781 40	2,607,124 70	120,893 47	36
4.82	2.82	6.12	5.78	5.56	37
\$14,066,075 11	\$39,125,174 06	\$6,619,535 31	\$50,686,973 03	\$2,530,127 85	38
7,709	20,445	4,536	19,548	2,619	39
1,001	2,579	479	2,049	171	40
756	2,511	460	1,946	190	41
7,954	20,513	4,555	19,651	2,600	42
4	4	4	4 1/4	4	43
\$459,397 21	\$1,294,098 02	\$217,041 33	\$1,760,872 91	\$82,408 64	44
22,966	56,929	10,289	50,838	4,669	45
13,145	33,730	6,979	31,065	3,414	46
\$4,674,012 72	\$11,632,310 21	\$1,649,154 45	\$12,866,264 06	\$556,726 21	47
\$4,414,591 53	\$10,427,135 58	\$1,613,186 58	\$10,985,801 33	\$663,390 65	48
\$1,571 00	\$1,716 00	\$1,265 00	\$2,287 00	\$828 00	49
1,119	2,910	604	2,654	331	50
\$8,599 00	\$9,682 00	\$6,572 00	\$12,298 00	\$4,318 00	51
561	359	297	325	41	52
\$1,054 00	\$1,457 00	\$503 00	\$1,852 00	\$490 00	53
\$680,192 81	\$1,755,060 50	\$308,796 10	\$2,351,715 79	\$118,207 76	54
\$57,828 32	\$141,207 06	\$36,394 64	\$156,699 49	\$13,554 81	55
8,181 15	32,134 33	6,566 86	21,827 81	3,539 04	56
5,977 35	13,777 21	2,627 46	10,336 63	385 26	57
2,153 84	1,150 00	460 47	6,639 66	68 59	58
—	—	2,009 55	345 74	1,536 17	59
27,118 98	78,862 97	23,378 77	56,512 20	6,108 88	60
8 10	7 58	12 29	5 61	11 70	61



		MIDDLE-BOROUGH	MILFORD
		MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$44,984 71	\$119,682 62
2	Due from banks . . . . .	133,540 82	179,464 39
3	U. S. Government obligations, direct and fully guaranteed . . . . .	2,150,369 50	8,264,032 80
4	State, county and municipal obligations . . . . .	—	60,204 46
5	Other bonds, notes and debentures . . . . .	340,825 19	1,906,827 01
6	Bank and fire insurance company stocks, etc. . . . .	155,081 90	890,268 23
7	Real estate loans (conventional) . . . . .	3,428,498 64	10,855,697 88
8	G.I. loans (in-state) . . . . .	207,540 67	1,936,860 57
9	F.H.A. loans (in-state) . . . . .	—	603,505 06
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	627,137 97	—
12	Personal loans . . . . .	—	69,946 48
13	Other loans . . . . .	88,378 17	429,765 09
14	Banking premises . . . . .	69,072 40	266,600 76
15	Furniture and fixtures . . . . .	4,623 41	35,983 63
16	Other real estate owned, etc. . . . .	14,920 22	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	1,197 04
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	13,547 58	31,733 90
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	1,921 07	3,906 78
22	<b>Total</b> . . . . .	<b>\$7,280,443 25</b>	<b>\$25,655,677 70</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$5,790,596 66	\$19,885,827 86
24	Special Notice Account deposits . . . . .	811,494 68	2,992,625 59
25	Systematic Savings Account deposits . . . . .	719 54	—
26	Club deposits . . . . .	80,026 25	—
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	17,940 74	24,328 61
30	Due to mortgagors . . . . .	2,200 00	463,699 82
31	Mortgagors' payments not applied . . . . .	25,599 27	111,862 35
32	Net interim income . . . . .	—	38,261 66
33	All other liabilities . . . . .	1,337 59	4,307 30
34	Guaranty Fund . . . . .	361,100 00	1,385,000 00
35	Percentage to total deposits . . . . .	5.40	6.05
36	Other surplus accounts . . . . .	189,428 52	749,764 51
37	Percentage to total deposits . . . . .	2.83	3.28
38	<b>Total</b> . . . . .	<b>\$7,280,443 25</b>	<b>\$25,655,677 70</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	5,795	11,099
40	Number of deposit accounts opened during period . . . . .	334	1,387
41	Number of deposit accounts closed during period . . . . .	454	1,147
42	Number of accounts October 31, 1964 . . . . .	5,675	11,339
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	—
44	Amount of all dividends paid during period . . . . .	\$247,911 69	\$843,337 70
45	Number of deposits made during period . . . . .	10,433	29,085
46	Number of withdrawals made during period . . . . .	6,156	13,009
47	Amount deposited during period . . . . .	\$1,462,252 20	\$6,505,724 26
48	Amount withdrawn during period . . . . .	\$1,290,870 14	\$5,295,709 33
49	Average amount in each account . . . . .	\$1,163 00	\$2,002 00
50	Number of real estate loans October 31 . . . . .	747	1,687
51	Average real estate loan . . . . .	\$5,707 00	\$7,940 00
52	Number of other loans October 31 . . . . .	135	445
53	Average other loan . . . . .	\$655 00	\$1,123 00
54	*Gross income received during period . . . . .	\$333,998 95	\$1,073,864 38
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$35,733 39	\$66,496 55
56	*Bank building occupancy . . . . .	5,798 63	24,198 87
57	Advertising . . . . .	2,023 66	6,216 60
58	Contributions, etc. . . . .	479 00	445 00
59	State tax . . . . .	2,872 98	5,285 78
60	Miscellaneous . . . . .	16,441 71	37,947 55
61	Total of above costs per \$1,000 of deposits . . . . .	9 59	6 15

\*Includes 3% of amount invested in banking premises.

MILLBURY	MILTON	MONSON	MONTAGUE	NANTUCKET	
MILLBURY SAVINGS BANK	MILTON SAVINGS BANK	MONSON SAVINGS BANK	CROCKER INSTITUTION FOR SAVINGS	NANTUCKET INSTITUTION FOR SAVINGS	
\$89,090 57	\$318,923 99	\$32,415 14	\$74,688 39	\$4,394 37	1
178,137 68	100,292 37	149,019 01	188,855 60	92,617 42	2
1,593,504 29	5,626,119 41	2,617,444 28	4,215,613 62	2,146,268 53	3
—	99,999 00	—	—	—	4
811,736 59	384,486 50	70,785 00	69,750 00	16,500 00	5
564,819 77	1,344,922 57	746,095 48	230,973 77	136,393 71	6
5,810,305 33	21,442,411 20	6,084,433 34	3,476,624 31	4,233,195 45	7
528,467 97	2,730,891 74	50,752 10	391,820 61	213,351 79	8
25,626 02	1,616,330 93	—	—	—	9
—	—	—	810,730 37	102,499 60	10
26,466 00	75,241 73	—	1,332,531 21	1,395,655 49	11
140,841 19	1,185,287 26	240,191 01	26,825 85	28,312 87	12
11,279 56	249,194 89	29,522 92	146,331 78	95,107 99	13
24,024 37	134,033 04	1,872 04	23,013 37	11,049 00	14
—	114,385 81	12,488 27	15,287 95	10,205 25	15
24,064 01	543 46	195 57	18,101 20	13,226 74	16
—	4,508 42	—	17 50	—	17
10,436 74	21,190 48	18,923 37	17,862 08	11,003 51	18
6,973 39	9,444 01	1,548 16	10,000 00	1 00	19
14,548 45	9,239 73	7,900 24	1,314 50	12,713 34	20
\$9,860,321 93	\$35,467,446 54	\$10,063,585 93	\$11,050,340 11	\$8,522,526 06	22
\$7,899,895 83	\$27,461,956 31	\$6,957,906 25	\$9,857,002 72	\$7,541,400 75	23
503,287 63	4,153,071 62	1,815,297 96	—	—	24
—	—	—	—	—	25
218,646 50	137,100 00	35,339 50	30,797 50	65,033 50	26
—	—	—	—	—	27
—	—	—	—	—	28
3,608 82	1,352 00	—	62,550 24	44,345 23	29
123,493 05	1,430,973 61	46,775 99	55,246 65	112,859 82	30
17,067 75	192,832 32	40,285 46	43,377 53	4,883 78	31
122,782 81	—	29,144 00	—	110,230 38	32
5,518 36	32,968 92	46 81	3,879 98	1,026 72	33
490,929 87	850,000 00	637,017 02	710,400 11	315,148 12	34
5.69	2.68	7.23	7.18	4.14	35
475,091 31	1,207,191 76	501,772 94	287,085 38	327,597 76	36
5.51	3.80	5.69	2.90	4.31	37
\$9,860,321 93	\$35,467,446 54	\$10,063,585 93	\$11,050,340 11	\$8,522,526 06	38
7,233	14,282	4,261	5,958	3,666	39
600	2,063	499	360	544	40
699	1,582	443	393	471	41
7,134	14,763	4,317	5,925	3,739	42
4½	4½	4	4	4½	43
\$322,778 99	\$1,171,161 09	\$340,972 53	\$372,785 95	\$276,332 16	44
11,351	48,207	6,384	11,078	8 82	45
9,900	26,696	4,444	6,879	4,912	46
\$2,558,269 93	\$13,794,935 78	\$1,749,324 62	\$1,657,357 18	\$2,491,210 73	47
\$2,506,020 64	\$8,847,204 79	\$1,674,495 63	\$1,476,135 78	\$1,900,265 91	48
\$1,178 00	\$2,142 00	\$2,032 00	\$1,642 00	\$2,015 00	49
1,246	1,731	1,022	806	809	50
\$5,108 00	\$14,898 00	\$6,003 00	\$7,486 00	\$7,348 00	51
209	412	216	222	43	52
\$801 00	\$3,059 00	\$1,112 00	\$780 00	\$2,870 00	53
\$471,104 04	\$1,560,331 88	\$468,713 98	\$482,878 76	\$398,533 34	54
\$61,423 30	\$130,853 03	\$53,163 59	\$45,241 09	\$39,935 05	55
7,792 01	35,401 80	9,563 96	9,179 98	5,597 78	56
3,359 77	9,489 53	5,712 06	4,797 00	680 07	57
676 55	4,670 82	75 00	1,167 40	1,066 81	58
2,733 25	—	529 15	5,670 14	2,851 12	59
32,540 98	84,357 83	20,125 62	25,150 33	17,999 03	60
12 91	8 37	10 16	9 26	9 03	61

\*Includes 3% of amount invested in banking premises.

		NATICK	NEW BEDFORD
		NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$144,138 94	\$156,336 24
2	Due from banks . . . . .	855,386 72	694,196 25
3	U. S. Government obligations, direct and fully guaranteed . . . . .	5,761,198 94	27,470,056 92
4	State, county and municipal obligations . . . . .	752,402 75	—
5	Other bonds, notes and debentures . . . . .	703,824 68	3,237,500 00
6	Bank and fire insurance company stocks, etc. . . . .	2,109,642 08	3,749,453 71
7	Real estate loans (conventional) . . . . .	17,099,317 62	27,611,888 23
8	G.I. loans (in-state) . . . . .	5,538,976 82	2,646,859 80
9	F.H.A. loans (in-state) . . . . .	3,122,092 56	2,358,221 31
10	G.I. loans (out-of-state) . . . . .	158,252 29	9,736,939 53
11	F.H.A. loans (out-of-state) . . . . .	263,934 26	4,238,548 06
12	Personal loans . . . . .	12,902 31	—
13	Other loans . . . . .	333,660 37	407,515 45
14	Banking premises . . . . .	71,998 40	569,736 06
15	Furniture and fixtures . . . . .	46,894 08	38,923 17
16	Other real estate owned, etc. . . . .	13,195 25	63,599 50
17	Taxes and insurance paid on mortgaged properties . . . . .	139 97	—
18	Mortgage acquisition costs . . . . .	—	9,108 28
19	Mutual Savings Central Fund, Inc. . . . .	30,092 28	113,388 41
20	Deposit Insurance Fund . . . . .	1 00	25,376 48
21	All other assets . . . . .	156,257 68	55,973 62
22	<b>Total</b> . . . . .	<b>\$37,174,299 00</b>	<b>\$83,183,621 02</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$32,737,768 99	\$73,021,191 58
24	Special Notice Account deposits . . . . .	—	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	14,566 00	170,399 50
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	13,049 24	380,408 73
30	Due to mortgagors . . . . .	746,288 41	714,966 78
31	Mortgagors' payments not applied . . . . .	211,526 98	141,393 75
32	Net interim income . . . . .	—	299,852 64
33	All other liabilities . . . . .	10,815 12	20,739 11
34	Guaranty Fund . . . . .	1,720,370 00	4,737,400 00
35	Percentage to total deposits . . . . .	5.25	6.47
36	Other surplus accounts . . . . .	1,719,914 26	3,697,268 93
37	Percentage to total deposits . . . . .	5.25	5.05
38	<b>Total</b> . . . . .	<b>\$37,174,299 00</b>	<b>\$83,183,621 02</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	11,380	38,102
40	Number of deposit accounts opened during period . . . . .	1,627	2,924
41	Number of deposit accounts closed during period . . . . .	952	3,752
42	Number of accounts October 31, 1964 . . . . .	12,055	37,274
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4 1/4	4 1/4
44	Amount of all dividends paid during period . . . . .	\$1,274,364 81	\$2,921,192 70
45	Number of deposits made during period . . . . .	26,933	71,333
46	Number of withdrawals made during period . . . . .	13,953	39,236
47	Amount deposited during period . . . . .	\$9,754,011 90	\$17,245,158 03
48	Amount withdrawn during period . . . . .	\$6,883,240 63	\$15,658,955 75
49	Average amount in each account . . . . .	\$2,716 00	\$1,959 00
50	Number of real estate loans October 31 . . . . .	2,738	5,288
51	Average real estate loan . . . . .	\$9,563 00	\$8,811 00
52	Number of other loans October 31 . . . . .	299	377
53	Average other loan . . . . .	\$1,159 00	\$1,081 00
54	*Gross income received during period . . . . .	\$1,636,982 08	\$3,836,004 10
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$136,787 39	\$250,876 07
56	*Bank building occupancy . . . . .	6,014 31	85,133 61
57	Advertising . . . . .	16,038 81	26,326 95
58	Contributions, etc. . . . .	4,546 20	7,360 00
59	State tax . . . . .	—	42,875 84
60	Miscellaneous . . . . .	60,810 57	200,871 92
61	Total of above costs per \$1,000 of deposits . . . . .	6 85	8 40

\*Includes 3% of amount invested in banking premises.

NEW BEDFORD	NEWBURYPORT		NEWTON		
	INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK	
\$687,123 94	\$28,959 25	\$80,518 75	\$152,231 82	\$193,631 45	1
486,502 08	305,136 51	449,691 87	3,958,463 33	459,275 43	2
41,158,412 94	15,163,445 58	4,479,342 69	24,887,343 99	13,255,159 54	3
—	2,275,213 94	—	—	—	4
7,508,717 82	6,225,427 30	3,887,241 37	697,406 52	1,124,001 29	5
4,272,055 15	1,919,058 85	1,421,588 37	6,441,157 73	1,988,072 56	6
53,077,663 57	3,159,858 22	7,552,178 72	72,588,519 96	22,614,041 32	7
5,857,500 54	2,730 39	2,482,100 37	10,295,149 54	1,245,208 59	8
3,977,476 42	—	109,017 12	3,520,753 25	—	9
—	—	—	7,335,460 57	—	10
—	—	—	12,100,600 68	—	11
—	533 33	73,164 31	483,948 61	183,453 61	12
1,384,250 27	652,894 76	324,250 21	2,885,980 29	1,064,244 12	13
640,147 15	7,326 10	62,351 59	1,022,656 44	254,713 30	14
174,034 39	22,609 58	29,923 77	320,381 79	24,125 09	15
100,898 29	21,360 33	31,657 82	13,134 33	—	16
100 01	—	6,866 33	—	—	17
49,908 33	—	—	349,060 74	37,620 36	18
151,309 19	32,555 86	28,962 52	128,267 10	26,143 05	19
1 00	1 00	1 00	47,611 18	1 00	20
204,726 18	3,933 63	18,036 36	522,781 98	14,127 46	21
<b>\$119,730,827 27</b>	<b>\$29,821,044 63</b>	<b>\$21,036,893 17</b>	<b>\$147,750,909 85</b>	<b>\$42,483,818 17</b>	<b>22</b>
\$106,114,086 29	\$26,378,948 82	\$18,339,326 34	\$112,903,192 39	\$33,790,605 72	23
—	—	—	17,873,099 54	3,771,967 43	24
—	—	—	—	—	25
1,040,084 75	—	199,207 50	543,277 50	256,043 75	26
—	—	—	—	—	27
—	—	—	—	—	28
1,458 00	—	13,838 14	534,160 73	21,820 09	29
1,577,204 36	39,671 60	208,645 65	658,711 21	620,208 56	30
147,148 72	10,302 53	36,200 29	2,519,073 99	47,212 47	31
390,916 01	19,945 88	—	1,651,801 25	487,814 73	32
248,433 91	746 46	28,961 56	118,920 37	4,243 19	33
6,739,700 00	1,962,270 12	1,182,900 00	5,264,662 79	1,670,000 00	34
6.29	7.44	6.38	4.01	4.41	35
3,471,795 23	1,409,159 22	1,027,813 69	5,684,010 08	1,813,902 23	36
3.24	5.34	5.54	4.33	4.80	37
<b>\$119,730,827 27</b>	<b>\$29,821,044 63</b>	<b>\$21,036,893 17</b>	<b>\$147,750,909 85</b>	<b>\$42,483,818 17</b>	<b>38</b>
51,546	11,958	10,398	57,855	17,081	39
5,530	803	918	9,080	2,388	40
4,135	930	1,112	8,751	2,094	41
52,941	11,831	10,204	58,184	17,375	42
4 1/4	4 1/4	4 1/4	4	4	43
\$4,155,633 83	\$1,068,536 68	\$729,577 24	\$4,651,044 71	\$1,373,762 47	44
153,704	14,184	23,793	188,539	57,908	45
76,337	11,723	13,234	96,068	29,777	46
\$29,064,003 88	\$4,510,599 09	\$4,469,465 19	\$55,998,178 13	\$15,937,885 27	47
\$23,275,773 17	\$4,668,057 75	\$4,246,141 67	\$46,757,000 49	\$14,739,443 52	48
\$2,004 00	\$2,230 00	\$1,797 00	\$2,231 00	\$2,161 00	49
5.564	668	1,820	7.747	1,908	50
\$11,307 00	\$4,734 00	\$5,573 00	\$13,662 00	\$12,504 00	51
623	312	574	2,325	817	52
\$2,221 00	\$2,094 00	\$692 00	\$1,449 00	\$1,527 00	53
\$5,364,118 87	\$1,224,295 03	\$977,844 94	\$6,636,113 32	\$1,913,092 12	54
\$362,444 47	\$66,963 54	\$104,277 89	\$536,811 25	\$135,082 20	55
121,294 38	9,896 69	14,251 20	135,281 15	41,693 20	56
38,152 34	2,996 07	5,481 42	42,847 10	11,607 40	57
16,484 06	1,350 00	1,350 00	4,350 00	1,200 00	58
2,299 94	18,575 55	15,951 33	70,772 64	1,178 99	59
209,145 08	31,834 66	44,815 87	290,653 10	60,048 03	60
7 06	4 99	10 15	8 25	6 68	61



		NORTH ADAMS	NORTH- AMPTON
		NORTH ADAMS HOOSAC SAVINGS BANK	FLORENCE SAVINGS BANK
	<b>Assets</b>		
1	Cash, checks and items . . . . .	\$240,492 65	\$97,470 63
2	Due from banks . . . . .	410,065 09	427,831 17
3	U. S. Government obligations, direct and fully guaranteed . . . . .	5,938,821 39	3,466,667 50
4	State, county and municipal obligations . . . . .	—	527,116 25
5	Other bonds, notes and debentures . . . . .	122,125 51	470,194 56
6	Bank and fire insurance company stocks, etc. . . . .	1,405,595 28	376,063 27
7	Real estate loans (conventional) . . . . .	20,735,613 32	8,312,236 68
8	G.I. loans (in-state) . . . . .	2,776,587 98	1,508,730 06
9	F.H.A. loans (in-state) . . . . .	141,607 75	544,965 32
10	G.I. loans (out-of-state) . . . . .	2,947,768 99	498,446 62
11	F.H.A. loans (out-of-state) . . . . .	2,519,618 52	1,459,680 72
12	Personal loans . . . . .	563,471 45	95,308 81
13	Other loans . . . . .	506,292 30	250,857 79
14	Banking premises . . . . .	241,204 32	93,395 92
15	Furniture and fixtures . . . . .	56,900 56	18,298 54
16	Other real estate owned, etc. . . . .	99,477 90	10,204 82
17	Taxes and insurance paid on mortgaged properties . . . . .	1,831 64	132 37
18	Mortgage acquisition costs . . . . .	26,453 69	—
19	Mutual Savings Central Fund, Inc. . . . .	52,163 97	17,512 76
20	Deposit Insurance Fund . . . . .	1 00	2,742 38
21	All other assets . . . . .	39,474 11	49,150 51
22	<b>Total</b> . . . . .	<b>\$38,825,567 42</b>	<b>\$18,227,006 68</b>
	<b>Liabilities</b>		
23	Ordinary deposits . . . . .	\$29,756,784 33	\$11,488,072 62
24	Special Notice Account deposits . . . . .	4,254,813 87	4,388,509 12
25	Systematic Savings Account deposits . . . . .	12,946 22	—
26	Club deposits . . . . .	315,293 50	94,359 50
27	Borrowed money . . . . .	200,000 00	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	263,853 31	90,392 21
30	Due to mortgagors . . . . .	326,426 78	97,199 67
31	Mortgagors' payments not applied . . . . .	162,297 39	297,464 72
32	Net interim income . . . . .	149,288 55	30,645 72
33	All other liabilities . . . . .	28,275 53	8,497 24
34	Guaranty Fund . . . . .	1,785,400 00	649,200 00
35	Percentage to total deposits . . . . .	5.20	4.06
36	Other surplus accounts . . . . .	1,570,187 94	1,082,665 88
37	Percentage to total deposits . . . . .	4.57	6.78
38	<b>Total</b> . . . . .	<b>\$38,825,567 42</b>	<b>\$18,227,006 68</b>
	<b>General Information</b>		
39	Number of deposit accounts October 31, 1963 . . . . .	17,785	7,084
40	Number of deposit accounts opened during period . . . . .	2,348	915
41	Number of deposit accounts closed during period . . . . .	2,430	954
42	Number of accounts October 31, 1964 . . . . .	17,703	7,045
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	4
44	Amount of all dividends paid during period . . . . .	\$1,311,090 57	\$605,813 93
45	Number of deposits made during period . . . . .	54,348	17,244
46	Number of withdrawals made during period . . . . .	34,622	9,864
47	Amount deposited during period . . . . .	\$12,144,535 52	\$3,691,064 06
48	Amount withdrawn during period . . . . .	\$11,247,784 35	\$3,221,019 09
49	Average amount in each account . . . . .	\$1,921 00	\$2,222 00
50	Number of real estate loans October 31 . . . . .	3,342	1,507
51	Average real estate loan . . . . .	\$8,714 00	\$8,177 00
52	Number of other loans October 31 . . . . .	1,363	420
53	Average other loan . . . . .	\$785 00	\$824 00
54	*Gross income received during period . . . . .	\$1,834,008 31	\$832,004 83
	<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>		
55	Salaries, fees, bonuses, etc. . . . .	\$188,181 51	\$72,159 38
56	*Bank building occupancy . . . . .	15,452 73	16,316 27
57	Advertising . . . . .	12,917 75	4,644 59
58	Contributions, etc. . . . .	2,210 00	1,094 42
59	State tax . . . . .	34,595 73	4,959 95
60	Miscellaneous . . . . .	89,580 43	36,786 88
61	Total of above costs per \$1,000 of deposits . . . . .	10 07	8 56

\*Includes 3% of amount invested in banking premises.

NORTHAMPTON		NORTH ATTLE- BOROUGH	NORTH- BRIDGE	NORTH BROOKFIELD	
NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK	WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK	
\$71,037 98	\$132,893 15	\$187,662 14	\$103,321 34	\$35,554 03	1
264,637 62	556,077 44	478,599 53	535,902 25	146,854 36	2
3,194,491 73	14,331,369 27	10,244,697 88	4,010,180 97	1,863,316 57	3
—	—	—	—	—	4
1,351,822 83	2,990,596 03	170,823 60	246,485 68	—	5
674,503 34	773,858 84	1,545,680 81	798,371 87	277,615 45	6
7,436,082 57	6,151,829 45	19,489,289 61	8,344,268 99	3,979,318 56	7
1,041,632 21	1,459,078 79	4,183,960 63	1,331,234 99	200,578 21	8
320,988 48	1,190,534 52	5,581,600 39	—	—	9
2,474,200 59	370,270 86	1,492,043 03	—	—	10
2,143,569 80	1,516,366 08	3,524,946 25	—	—	11
25,695 10	8,590 50	243,122 59	2,138 43	—	12
326,022 91	320,674 44	573,077 55	137,947 54	93,198 23	13
118,851 05	76,022 45	222,612 48	—	7,799 61	14
17,919 75	14,166 95	94,090 51	13,492 05	5,338 04	15
23,962 16	11,386 60	66,324 98	—	—	16
50 58	19 75	—	—	—	17
—	2,916 07	—	—	17,449 67	18
19,944 92	50,704 93	57,096 06	23,987 21	6,235 07	19
1 00	4,698 30	28,487 70	1 00	1 00	20
12,030 32	3,892 78	10,306 41	16,336 95	770 34	21
<b>\$19,517,444 94</b>	<b>\$29,965,947 20</b>	<b>\$48,194,422 15</b>	<b>\$15,563,669 27</b>	<b>\$6,634,029 14</b>	<b>22</b>
\$11,988,459 71	\$26,183,550 14	\$42,646,334 43	\$13,007,679 80	\$5,390,310 57	23
5,649,728 20	—	—	335,197 03	324,653 47	24
—	—	—	—	—	25
95,958 75	135,082 50	305,153 75	152,260 00	—	26
—	—	—	—	—	27
—	—	—	—	—	28
90,088 53	44,930 73	132,638 16	10,652 06	—	29
64,771 05	437,921 36	626,383 46	147,054 14	14,700 20	30
37,181 99	46,592 95	260,442 77	392,335 32	14,681 27	31
329,283 65	63,651 75	10,162 50	—	92,741 37	32
2,483 28	9,748 27	67,650 23	9,346 09	39 10	33
773,000 00	1,951,400 00	2,111,000 00	839,803 00	395,904 53	34
4.36	7.41	4.91	6.22	6.93	35
486,489 78	1,093,069 50	2,034,656 85	669,341 83	400,998 63	36
2.74	4.15	4.74	4.96	7.02	37
<b>\$19,517,444 94</b>	<b>\$29,965,947 20</b>	<b>\$48,194,422 15</b>	<b>\$15,563,669 27</b>	<b>\$6,634,029 14</b>	<b>38</b>
11,074	13,690	18,619	8,933	4,404	39
1,190	1,052	2,064	824	372	40
1,737	1,326	1,891	691	872	41
10,527	13,416	18,792	9,066	3,904	42
3 3/4	3 3/4	4 1/4	4 3/8	4 1/4	43
\$628,041 87	\$962,924 63	\$1,657,062 93	\$540,673 75	\$229,262 25	44
24,721	25,923	56,124	21,859	5,754	45
10,878	17,077	31,347	10,876	5,142	46
\$5,402,352 61	\$5,407,376 55	\$12,344,859 58	\$3,232,129 60	\$1,451,531 74	47
\$4,772,357 44	\$5,552,139 51	\$9,879,802 88	\$3,209,422 71	\$1,430,249 16	48
\$1,676 00	\$1,924 00	\$2,269 00	\$1,472 00	\$1,464 00	49
1,453	1,380	3,917	1,340	650	50
\$9,234 00	\$7,745 00	\$8,750 00	\$7,220 00	\$6,430 00	51
250	294	857	134	71	52
\$1,407 00	\$1,120 00	\$952 00	\$1,045 00	\$1,312 00	53
\$887,082 15	\$1,215,160 25	\$2,206,887 60	\$704,254 94	\$304,817 04	54
\$72,626 98	\$104,352 04	\$173,954 53	\$63,322 73	\$26,102 42	55
22,643 71	21,713 99	39,675 72	9,398 35	4,264 85	56
5,251 75	7,075 89	20,481 69	3,365 50	2,119 01	57
1,581 64	2,701 43	4,445 50	2,228 46	514 80	58
27,713 61	15,388 72	5,629 86	1,425 89	—	59
31,269 38	44,361 58	102,723 68	30,414 42	14,229 90	60
9 13	7 47	8 13	8 26	8 26	61

		NORWELL	ORANGE
		SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$47,637 42	\$17,883 54
2	Due from banks . . . . .	151,824 10	129,988 86
3	U. S. Government obligations, direct and fully guaranteed . . . . .	1,352,735 83	1,255,256 57
4	State, county and municipal obligations . . . . .	45,000 00	204,321 75
5	Other bonds, notes and debentures . . . . .	967,194 32	477,690 89
6	Bank and fire insurance company stocks, etc. . . . .	209,678 84	324,814 09
7	Real estate loans (conventional) . . . . .	5,322,573 43	2,632,362 31
8	G.I. loans (in-state) . . . . .	65,252 22	502,356 65
9	F.H.A. loans (in-state) . . . . .	—	398,786 30
10	G.I. loans (out-of-state) . . . . .	—	55,184 89
11	F.H.A. loans (out-of-state) . . . . .	—	289,286 75
12	Personal loans . . . . .	—	18,991 67
13	Other loans . . . . .	274,523 56	48,105 70
14	Banking premises . . . . .	7,769 08	23,235 38
15	Furniture and fixtures . . . . .	14,511 13	10,345 53
16	Other real estate owned, etc. . . . .	—	14,829 76
17	Taxes and insurance paid on mortgaged properties . . . . .	145 88	—
18	Mortgage acquisition costs . . . . .	—	2,862 48
19	Mutual Savings Central Fund, Inc. . . . .	8,250 83	12,803 56
20	Deposit Insurance Fund . . . . .	1 00	10,487 43
21	All other assets . . . . .	1,040 89	25,646 97
22	<b>Total</b> . . . . .	<b>\$8,468,138 53</b>	<b>\$6,455,241 08</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$7,547,081 31	\$4,896,646 24
24	Special Notice Account deposits . . . . .	—	823,171 62
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	5,579 00	25,453 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	12,062 75
29	Unearned discount . . . . .	—	37,914 15
30	Due to mortgagors . . . . .	213,113 48	45,324 91
31	Mortgagors' payments not applied . . . . .	28,733 83	—
32	Net interim income . . . . .	84,359 80	1,049 18
33	All other liabilities . . . . .	2,280 43	339,345 00
34	Guaranty Fund . . . . .	415,715 00	—
35	Percentage to total deposits . . . . .	5.50	5.91
36	Other surplus accounts . . . . .	171,275 68	274,274 23
37	Percentage to total deposits . . . . .	2.27	4.77
38	<b>Total</b> . . . . .	<b>\$8,468,138 53</b>	<b>\$6,455,241 08</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	4,347	5,211
40	Number of deposit accounts opened during period . . . . .	318	543
41	Number of deposit accounts closed during period . . . . .	298	409
42	Number of accounts October 31, 1964 . . . . .	4,367	5,345
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	17
44	Amount of all dividends paid during period . . . . .	\$282,758 63	\$215,951 4
45	Number of deposits made during period . . . . .	8,552	11,066
46	Number of withdrawals made during period . . . . .	5,330	5,928
47	Amount deposited during period . . . . .	\$1,930,339 35	\$1,524,981 01
48	Amount withdrawn during period . . . . .	\$1,829,703 78	\$1,410,237 70
49	Average amount in each account . . . . .	\$1,719 00	\$1,070 00
50	Number of real estate loans October 31 . . . . .	686	473
51	Average real estate loan . . . . .	\$7,854 00	\$8,199 00
52	Number of other loans October 31 . . . . .	128	103
53	Average other loan . . . . .	\$2,145 00	\$651 00
54	*Gross income received during period . . . . .	\$389,805 15	\$295,202 67
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$31,889 38	\$35,784 45
56	*Bank building occupancy . . . . .	7,710 44	3,004 18
57	Advertising . . . . .	1,056 48	1,271 10
58	Contributions, etc. . . . .	505 38	544 70
59	State tax . . . . .	3,377 32	768 56
60	Miscellaneous . . . . .	20,583 91	17,404 90
61	Total of above costs per \$1,000 of deposits . . . . .	8 63	10 82

\*Includes 3% of amount invested in banking premises.

PALMER	PEABODY	PITTSFIELD		PLYMOUTH	
PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK	BERKSHIRE COUNTY SAVINGS BANK	CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK	
\$57,336 46	\$287,216 03	\$284,214 20	\$390,293 42	\$30,974 74	1
58,688 11	478,510 64	439,107 88	306,219 08	134,542 34	2
5,893,245 83	10,932,969 00	15,305,804 69	4,995,234 38	2,093,359 04	3
1,463,349 75	—	—	89,260 71	—	4
66,500 00	3,831,703 01	—	338,308 33	120,420 36	5
1,128,713 08	1,936,479 57	1,634,061 13	3,281,101 96	277,576 62	6
11,487,675 74	22,068,144 42	19,624,953 78	21,135,296 49	5,192,855 92	7
1,846,175 93	3,723,423 36	7,233,787 15	4,722,944 56	332,786 32	8
524,972 82	906,935 01	2,251,595 83	959,350 19	—	9
2,902,035 03	—	9,548,735 14	6,069,577 61	439,256 93	10
—	752,109 68	2,490,212 61	14,892,879 90	513,872 05	11
57,251 31	575 00	479,148 03	1,535,833 33	60,729 78	12
234,377 49	220,644 56	514,705 69	2,253,790 46	164,910 16	13
180,498 26	409,236 83	156,138 97	224,854 92	111,994 40	14
30,478 03	104,460 57	27,866 60	74,801 12	41,913 09	15
19,063 47	74,019 10	25,249 01	99,295 20	—	16
90 78	8,741 86	—	2,028 13	—	17
11,198 71	40,549 15	—	67,058 60	—	18
32,291 20	31,262 51	54,563 96	52,701 61	14,602 28	19
1 00	1 00	9,203 55	1 00	1 00	20
1,307 75	33,360 08	210,835 47	153,979 46	6,554 13	21
\$25,995,250 75	\$45,840,341 38	\$60,290,183 69	\$61,644,810 46	\$9,536,349 16	22
\$19,102,385 47	\$39,745,056 20	\$46,777,586 27	\$35,010,364 88	\$7,771,673 85	23
3,375,213 22	—	5,767,838 38	17,504,566 00	559,959 41	24
—	—	—	—	—	25
73,483 50	286,836 00	15,541 50	417,125 00	32,872 75	26
—	—	—	1,925,000 00	—	27
—	—	—	—	—	28
128,116 53	25,307 59	717,491 74	816,226 69	40,548 19	29
157,611 87	953,074 21	159,803 72	290,151 72	140,479 55	30
93,731 39	285,829 82	214,945 88	774,616 47	26,692 14	31
95,501 88	35,364 51	—	—	134,383 48	32
5,422 65	15,570 72	76,422 69	81,864 63	3,690 42	33
1,485,000 00	1,917,178 18	3,337,500 00	2,310,250 00	483,726 25	34
6.58	4.79	6.35	4.36	5.78	35
1,478,784 24	2,576,124 15	3,223,053 51	2,514,645 07	342,323 12	36
6.55	6.44	6.13	4.75	4.09	37
\$25,995,250 75	\$45,840,341 38	\$60,290,183 69	\$61,644,810 46	\$9,536,349 16	38
10,396	20,162	23,217	27,890	6,412	39
948	2,283	3,010	4,862	766	40
885	2,041	2,156	3,576	550	41
10,459	20,404	24,071	29,176	6,628	42
4 1/4	4 30	4 1/2	4	4 1/2	43
\$868,036 40	\$1,559,572 91	\$2,229,690 73	\$1,991,694 55	\$294,793 23	44
18,509	61,377	51,879	70,743	11,169	45
8,294	29,935	26,212	41,343	7,848	46
\$4,475,407 71	\$10,513,346 74	\$9,575,128 19	\$15,406,139 63	\$2,494,874 42	47
\$4,573,339 62	\$8,933,048 30	\$8,953,169 86	\$12,008,929 71	\$1,859,046 50	48
\$2,139 00	\$1,948 00	\$2,182 00	\$1,800 00	\$1,252 00	49
2,072	2,230	4,226	3,559	867	50
\$8,089 00	\$12,310,00	\$9,737 00	\$13,425 00	\$7,473 00	51
292	250	908	3,913	241	52
\$999 00	\$885 00	\$1,094 00	\$968 00	\$936 00	53
\$1,199,967 17	\$2,039,393 86	\$2,948,458 79	\$2,918,170 33	\$441,017 10	54
\$73,772 26	\$206,992 41	\$263,550 55	\$244,640 99	\$39,701 76	55
26,745 93	47,841 25	47,231 75	59,897 62	17,004 87	56
4,632 72	27,088 51	27,011 21	66,319 20	5,444 61	57
3,073 01	4,971 45	6,455 23	19,660 76	1,390 53	58
4,764 38	5,482 47	21,398 21	78,000 00	3,366 62	59
48,641 93	123,430 36	141,401 80	151,888 59	23,617 82	60
7 19	10 46	9 65	11 81	10 86	61



		PLYMOUTH	PROVINCE-TOWN
		PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$115,383 28	\$106,997 54
2	Due from banks . . . . .	242,899 85	153,129 68
3	U. S. Government obligations, direct and fully guaranteed . . . . .	4,021,926 00	2,430,346 49
4	State, county and municipal obligations . . . . .	—	20,012 96
5	Other bonds, notes and debentures . . . . .	438,825 90	5,215 54
6	Bank and fire insurance company stocks, etc. . . . .	325,468 65	602,649 90
7	Real estate loans (conventional) . . . . .	12,572,796 41	5,908,658 78
8	G.I. loans (in-state) . . . . .	1,395,572 76	276,445 60
9	F.H.A. loans (in-state) . . . . .	330,522 50	567,881 55
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	936,191 20	—
12	Personal loans . . . . .	286,474 86	52,605 00
13	Other loans . . . . .	561,874 47	206,016 08
14	Banking premises . . . . .	260,766 52	203,905 34
15	Furniture and fixtures . . . . .	64,579 63	42,275 98
16	Other real estate owned, etc. . . . .	26,918 40	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	24,634 86	9,457 02
20	Deposit Insurance Fund . . . . .	4,851 52	1 00
21	All other assets . . . . .	15,253 31	1,755 60
22	<b>Total</b> . . . . .	<b>\$21,624,940 12</b>	<b>\$10,587,354 06</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$15,243,357 63	\$9,377,153 89
24	Special Notice Account deposits . . . . .	4,133,215 34	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	144,998 75	66,901 50
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	58,893 16	29,858 18
30	Due to mortgagors . . . . .	268,972 32	17,718 88
31	Mortgagors' payments not applied . . . . .	131,187 44	53,622 49
32	Net interim income . . . . .	36,198 85	129,485 94
33	All other liabilities . . . . .	8,025 42	1,723 66
34	Guaranty Fund . . . . .	984,300 00	396,496 94
35	Percentage to total deposits . . . . .	5.04	4.20
36	Other surplus accounts . . . . .	615,791 21	514,392 58
37	Percentage to total deposits . . . . .	3.15	5.45
38	<b>Total</b> . . . . .	<b>\$21,624,940 12</b>	<b>\$10,587,354 06</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	14,369	4,098
40	Number of deposit accounts opened during period . . . . .	1,983	647
41	Number of deposit accounts closed during period . . . . .	1,329	451
42	Number of accounts October 31, 1964 . . . . .	15,023	4,294
43	Annual rate of ordinary and extra dividends paid during period . . . . .	3 <sup>11</sup> / <sub>16</sub>	4 <sup>3</sup> / <sub>8</sub>
44	Amount of all dividends paid during period . . . . .	\$688,101 29	\$336,413 14
45	Number of deposits made during period . . . . .	42,567	10,463
46	Number of withdrawals made during period . . . . .	24,548	7,631
47	Amount deposited during period . . . . .	\$7,731,147 61	\$3,019,233 82
48	Amount withdrawn during period . . . . .	\$6,504,560 83	\$2,077,415 40
49	Average amount in each account . . . . .	\$1,277 00	\$2,183 00
50	Number of real estate loans October 31 . . . . .	2,018	640
51	Average real estate loan . . . . .	\$7,550 00	\$10,551 00
52	Number of other loans October 31 . . . . .	639	196
53	Average other loan . . . . .	\$1,328 00	\$1,319 00
54	*Gross income received during period . . . . .	\$997,918 58	\$507,159 94
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$113,566 11	\$46,106 68
56	*Bank building occupancy . . . . .	33,183 79	13,220 88
57	Advertising . . . . .	7,234 00	6,648 43
58	Contributions, etc. . . . .	1,080 00	125 00
59	State tax . . . . .	3,978 54	2,053 56
60	Miscellaneous . . . . .	49,849 65	24,187 00
61	Total of above costs per \$1,000 of deposits . . . . .	10 77	9 85

\*Includes 3% of amount invested in banking premises.

QUINCY	RANDOLPH	READING	ROCKLAND	ROCKPORT	
QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK	MECHANICS' SAVINGS BANK	ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK	
\$394,255 29	\$64,354 18	\$160,541 85	\$141,574 18	\$52,199 67	1
695,112 28	419,347 61	161,985 64	101,198 33	175,782 75	2
18,528,203 12	3,945,722 53	3,408,833 88	3,406,571 89	1,477,782 72	3
568,801 16	—	30,000 00	—	—	4
3,290,357 35	554,110 74	622,590 40	140,000 00	—	5
970,457 19	405,529 07	276,979 11	317,862 87	145,780 19	6
42,719,177 60	11,448,803 00	7,835,324 00	5,662,650 41	2,817,573 94	7
1,078,761 65	652,484 80	1,744,937 25	1,944,797 92	133,476 38	8
3,424,662 19	—	750,688 48	1,332,912 19	—	9
—	—	—	764,163 13	—	10
—	183,009 08	—	1,213,281 68	—	11
111,054 92	203,734 29	42,257 33	57,408 31	22,173 17	12
1,728,825 31	330,471 29	399,169 51	198,164 72	253,411 73	13
322,502 60	172,970 23	169,289 27	75,533 90	19,828 91	14
103,997 39	36,396 64	32,264 45	33,293 39	6,400 47	15
71,311 70	—	—	155 90	—	16
8,085 72	1,321 45	120 05	325 59	—	17
—	—	—	184 18	—	18
88,239 04	17,936 58	13,579 12	24,095 03	5,420 71	19
1 00	1 00	4,711 70	1 00	1 00	20
18,881 07	5,802 33	2,180 37	6,732 78	13,730 44	21
\$74,122,686 58	\$18,441,994 82	\$15,655,452 41	\$15,420,907 40	\$5,121,562 08	22
\$59,975,888 26	\$16,792,447 34	\$13,842,792 53	\$13,756,840 99	\$4,611,887 32	23
4,888,939 71	—	—	—	—	24
—	—	—	—	—	25
505,204 00	95,341 00	91,104 00	63,178 00	34,389 75	26
—	—	—	—	—	27
—	—	—	—	—	28
28,840 81	22,201 31	3,113 05	33,322 52	1,704 52	29
928,271 38	175,503 12	432,168 75	91,590 97	47,930 30	30
259,381 34	166,793 51	208,074 47	115,614 89	19,797 26	31
186,045 47	55,205 31	92,071 25	47,257 50	17,770 22	32
304,560 82	6,627 80	6,722 46	16,276 78	3,534 85	33
3,697,800 00	717,954 87	504,918 66	831,584 00	173,966 00	34
5.66	4.25	3.62	6.02	3.74	35
3,347,754 79	409,920 56	474,487 24	465,241 75	210,581 86	36
5.12	2.43	3.41	3.37	4.53	37
\$74,122,686 58	\$18,441,994 82	\$15,655,452 41	\$15,420,907 40	\$5,121,562 08	38
33,625	13,658	12,240	10,482	3,024	39
3,625	2,011	1,925	1,115	261	40
3,669	1,595	1,334	1,166	258	41
33,581	14,074	12,831	10,431	3,027	42
4	4 1/2	4	4 1/2	4	43
\$2,435,717 49	\$618,504 50	\$497,151 00	\$528,760 09	\$162,965 12	44
92,493	41,013	36,828	22,059	7,962	45
56,569	22,689	20,109	15,233	4,550	46
\$22,915,822 78	\$6,302,145 55	\$5,411,881 99	\$3,599,630 32	\$1,406,920 76	47
\$20,500,927 75	\$5,365,064 62	\$4,785,125 95	\$3,792,375 86	\$1,121,647 28	48
\$1,932 00	\$1,193 00	\$1,072 00	\$1,314 00	\$1,515 00	49
3,979	1,379	1,123	1,431	466 50	50
\$11,868 00	\$8,908 00	\$9,199 00	\$7,629 00	\$6,332 00	51
878	695	382	322	200	52
\$2,095 00	\$769 00	\$1,156 00	\$794 00	\$1,378 00	53
\$3,426,311 94	\$864,477 11	\$721,799 70	\$727,247 78	\$234,465 13	54
\$291,365 79	\$106,956 57	\$77,099 22	\$86,922 23	\$25,319 20	55
61,823 29	31,507 47	21,530 33	15,658 59	5,833 42	56
41,898 30	5,899 55	8,467 41	4,653 14	2,145 90	57
8,386 50	6,695 00	1,665 83	690 00	519 78	58
—	752 45	—	5,243 60	395 33	59
120,528 71	53,585 83	37,430 69	45,135 70	13,489 57	60
8 08	11 87	10 56	11 51	10 34	61

		SALEM	
		SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$345,253 53	\$620,733 37
2	Due from banks . . . . .	1,092,421 41	651,239 23
3	U. S. Government obligations, direct and fully guaranteed . . . . .	17,661,101 56	18,512,790 41
4	State, county and municipal obligations . . . . .	722,926 97	—
5	Other bonds, notes and debentures . . . . .	7,738,450 72	2,708,744 33
6	Bank and fire insurance company stocks, etc. . . . .	3,962,683 02	5,458,160 75
7	Real estate loans (conventional) . . . . .	39,591,746 00	54,556,658 80
8	G.I. loans (in-state) . . . . .	3,133,135 89	12,119,551 86
9	F.H.A. loans (in-state) . . . . .	799,057 41	6,407,021 74
10	G.I. loans (out-of-state) . . . . .	—	3,884,587 62
11	F.H.A. loans (out-of-state) . . . . .	—	2,979,434 14
12	Personal loans . . . . .	29,030 08	194,481 57
13	Other loans . . . . .	808,830 41	890,394 57
14	Banking premises . . . . .	238,407 02	278,604 99
15	Furniture and fixtures . . . . .	51,465 01	114,490 08
16	Other real estate owned, etc. . . . .	—	464,796 11
17	Taxes and insurance paid on mortgaged properties . . . . .	257 40	—
18	Mortgage acquisition costs . . . . .	31,685 72	333,871 69
19	Mutual Savings Central Fund, Inc. . . . .	100,671 89	105,082 27
20	Deposit Insurance Fund . . . . .	1 00	24,352 38
21	All other assets . . . . .	6,575 73	233,334 74
22	<b>Total</b> . . . . .	<b>\$76,313,700 77</b>	<b>\$110,538,330 65</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$65,381,109 66	\$99,075,795 98
24	Special Notice Account deposits . . . . .	—	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	246,365 50	582,769 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	46,700 94	187,703 90
30	Due to mortgagors . . . . .	875,935 79	1,042,329 85
31	Mortgagors' payments not applied . . . . .	348,221 84	475,783 25
32	Net interim income . . . . .	70,451 19	—
33	All other liabilities . . . . .	28,994 49	30,646 61
34	Guaranty Fund . . . . .	4,357,000 00	4,651,155 90
35	Percentage to total deposits . . . . .	6.64	4.66
36	Other surplus accounts . . . . .	4,958,921 36	4,492,146 16
37	Percentage to total deposits . . . . .	7.56	4.51
38	<b>Total</b> . . . . .	<b>\$76,313,700 77</b>	<b>\$110,538,330 65</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	24,035	42,262
40	Number of deposit accounts opened during period . . . . .	2,515	5,956
41	Number of deposit accounts closed during period . . . . .	2,450	4,772
42	Number of accounts October 31, 1964 . . . . .	24,100	43,446
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4 5/8	4 1/4
44	Amount of all dividends paid during period . . . . .	\$2,656,002 20	\$3,859,439 10
45	Number of deposits made during period . . . . .	55,853	142,342
46	Number of withdrawals made during period . . . . .	30,830	65,677
47	Amount deposited during period . . . . .	\$12,898,230 31	\$32,360,039 86
48	Amount withdrawn during period . . . . .	\$11,703,303 53	\$24,808,649 59
49	Average amount in each account . . . . .	\$2,703 00	\$2,280 00
50	Number of real estate loans October 31 . . . . .	3,555	6,120
51	Average real estate loan . . . . .	\$12,243 00	\$13,063 00
52	Number of other loans October 31 . . . . .	606	911
53	Average other loan . . . . .	\$1,383 00	\$1,190 00
54	*Gross income received during period . . . . .	\$3,305,688 54	\$4,912,684 95
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$231,713 96	\$361,117 97
56	*Bank building occupancy . . . . .	40,918 18	75,926 55
57	Advertising . . . . .	18,991 23	49,595 99
58	Contributions, etc. . . . .	2,800 00	3,000 00
59	State tax . . . . .	3,759 01	28,945 52
60	Miscellaneous . . . . .	109,014 81	179,753 04
61	Total of above costs per \$1,000 of deposits . . . . .	6 23	7 05

\*Includes 3% of amount invested in banking premises.

SHELBURNE	SOMERVILLE		SOUTH-BRIDGE	SPENCER	
SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK	SOMERVILLE SAVINGS BANK	SOUTHBIDGE SAVINGS BANK	SPENCER SAVINGS BANK	
\$31,083 09	\$82,588 04	\$72,008 85	\$85,373 50	\$42,757 62	1
30,049 73	120,775 23	228,310 22	223,552 06	317,166 58	2
941,616 51	2,198,654 18	10,751,983 94	5,913,082 72	1,878,053 50	3
31,834 01	—	25,053 92	125,954 93	254,172 55	4
229,401 48	478,450 02	1,206,718 34	925,622 25	1,128,468 84	5
255,862 33	762,028 63	894,149 84	752,127 30	736,175 08	6
2,930,639 56	7,869,147 99	7,563,034 59	11,240,857 42	6,034,089 98	7
284,700 17	2,069,339 21	2,645,814 97	1,826,912 22	—	8
62,019 68	17,923 36	1,118,893 32	—	—	9
—	—	—	2,341,066 04	—	10
941,263 79	—	2,805,448 21	1,155,647 88	—	11
37,699 44	23,048 92	11,340 21	—	—	12
185,852 83	147,980 02	208,412 02	293,508 73	222,023 25	13
66,200 00	91,184 75	36,198 83	145,605 82	30,765 68	14
13,747 97	28,071 31	16,706 39	16,082 06	5,608 45	15
24,694 65	—	—	40,423 68	17,203 95	16
—	—	—	518 98	3,470 92	17
—	21,533 47	—	—	—	18
9,985 73	11,314 95	44,813 20	31,730 79	9,376 40	19
1 00	1 00	31,645 73	1 00	1 00	20
10,304 40	4,286 15	33,037 83	3,789 39	4,414 36	21
\$6,086,956 37	\$13,926,327 23	\$27,693,570 41	\$25,121,856 77	\$10,683,748 16	22
\$4,229,519 16	\$12,022,029 80	\$23,930,091 26	\$22,056,042 69	\$9,460,640 23	23
1,237,920 27	122,359 19	—	—	—	24
—	—	—	—	—	25
38,552 50	200,808 25	293,732 00	83,841 00	14 00	26
—	—	—	—	—	27
—	—	—	—	—	28
33,780 34	9,411 81	70,796 26	89,266 70	6,554 53	29
56,192 23	5,470 00	30,334 80	91,686 68	52,556 96	30
17,152 20	231,163 32	119,009 66	71,308 70	16,454 20	31
12,627 57	26,714 40	360,921 85	359,726 77	—	32
599 40	8,676 63	4,878 46	2,095 26	2,023 21	33
270,427 63	532,000 00	1,690,000 00	1,170,500 00	641,055 54	34
4.91	4.30	6.98	5.29	6.78	35
190,185 07	767,693 83	1,193,806 12	1,197,388 97	504,449 49	36
3.45	6.21	4.93	5.41	5.33	37
\$6,086,956 37	\$13,926,327 23	\$27,693,570 41	\$25,121,856 77	\$10,683,748 16	38
4,795	9,304	13,303	10,127	6,163	39
410	1,069	723	784	502	40
311	1,245	1,083	871	480	41
4,894	9,128	12,943	10,040	6,185	42
334	4	414	414	434	43
\$190,829 82	\$452,777 58	\$946,858 08	\$855,520 82	\$374,497 26	44
10,573	22,640	21,237	23,677	11,076	45
5,211	14,035	9,849	12,257	6,758	46
\$1,400,820 80	\$3,457,906 86	\$4,625,766 97	\$4,671,852 94	\$2,201,420 88	47
\$1,114,075 54	\$3,365,881 50	\$4,327,839 49	\$4,342,806 03	\$1,868,492 13	48
\$1,117 00	\$1,330 00	\$1,819 00	\$2,180 00	\$1,525 00	49
762	956	1,090	1,728	1,129	50
\$5,536 00	\$10,415 00	\$12,966 00	\$9,586 00	\$5,345 00	51
237	192	150	214	126	52
\$943 00	\$891 00	\$1,465 00	\$1,372 00	\$1,762 00	53
\$288,526 94	\$695,315 38	\$1,277,790 67	\$1,143,304 32	\$474,601 86	54
\$31,745 20	\$78,265 73	\$129,906 97	\$89,106 63	\$38,247 84	55
8,107 45	22,333 34	17,594 16	18,763 79	6,053 59	56
2,339 57	4,651 74	5,272 16	7,438 15	7,296 69	57
1,077 79	475 00	2,982 69	850 00	100 00	58
3,142 05	—	712 72	11,271 36	4,707 68	59
13,781 12	43,445 84	45,359 81	38,213 47	24,113 85	60
11 01	12 28	8 44	7 51	8 51	61



		SPRINGFIELD	
		HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$153,646 18	\$462,748 99
2	Due from banks . . . . .	806,792 60	776,750 63
3	U. S. Government obligations, direct and fully guaranteed . . . . .	8,714,353 72	18,807,329 51
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	380,043 78	300,281 25
6	Bank and fire insurance company stocks, etc. . . . .	558,055 05	1,176,345 00
7	Real estate loans (conventional) . . . . .	12,866,665 29	29,489,140 83
8	G.I. loans (in-state) . . . . .	4,172,145 05	10,015,531 16
9	F.H.A. loans (in-state) . . . . .	2,497,354 69	7,100,016 42
10	G.I. loans (out-of-state) . . . . .	3,246,215 91	10,365,889 85
11	F.H.A. loans (out-of-state) . . . . .	4,174,568 96	8,475,990 74
12	Personal loans . . . . .	406,432 19	177,658 20
13	Other loans . . . . .	522,323 89	1,224,679 15
14	Banking premises . . . . .	377,384 98	439,107 92
15	Furniture and fixtures . . . . .	24,493 48	151,341 05
16	Other real estate owned, etc. . . . .	34,839 99	93,169 75
17	Taxes and insurance paid on mortgaged properties . . . . .	—	1,345 32
18	Mortgage acquisition costs . . . . .	4,084 44	1,170 57
19	Mutual Savings Central Fund, Inc. . . . .	47,367 31	105,448 62
20	Deposit Insurance Fund . . . . .	5,952 00	27,053 18
21	All other assets . . . . .	46,501 10	27,409 08
22	<b>Total</b> . . . . .	<b>\$39,039,220 61</b>	<b>\$89,218,407 22</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$27,885,851 77	\$66,229,476 13
24	Special Notice Account deposits . . . . .	7,238,537 81	12,503,065 00
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	242,486 50	254,879 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	270,658 50	378,349 52
30	Due to mortgagors . . . . .	133,220 50	552,560 39
31	Mortgagors' payments not applied . . . . .	67,887 07	2,295,183 55
32	Net interim income . . . . .	—	875,104 62
33	All other liabilities . . . . .	20,214 25	183,485 34
34	Guaranty Fund . . . . .	1,759,000 00	3,510,000 00
35	Percentage to total deposits . . . . .	4.97	4.44
36	Other surplus accounts . . . . .	1,421,364 21	2,436,303 67
37	Percentage to total deposits . . . . .	4.02	3.08
38	<b>Total</b> . . . . .	<b>\$39,039,220 61</b>	<b>\$89,218,407 22</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	11,188	36,728
40	Number of deposit accounts opened during period . . . . .	2,239	3,774
41	Number of deposit accounts closed during period . . . . .	2,209	4,422
42	Number of accounts October 31, 1964 . . . . .	11,218	36,080
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4	4
44	Amount of all dividends paid during period . . . . .	\$1,330,215 58	\$2,928,837 26
45	Number of deposits made during period . . . . .	20,389	78,033
46	Number of withdrawals made during period . . . . .	10,559	46,415
47	Amount deposited during period . . . . .	\$9,019,991 52	\$20,617,973 21
48	Amount withdrawn during period . . . . .	\$7,367,810 16	\$17,855,162 76
49	Average amount in each account . . . . .	\$3,131 00	\$2,182 00
50	Number of real estate loans October 31 . . . . .	2,935	6,942
51	Average real estate loan . . . . .	\$9,185 00	\$9,428 00
52	Number of other loans October 31 . . . . .	1,277	1,362
53	Average other loan . . . . .	\$727 00	\$1,030 00
54	*Gross income received during period . . . . .	\$1,789,558 00	\$3,951,485 36
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$139,422 38	\$315,378 53
56	*Bank building occupancy . . . . .	34,372 23	62,723 22
57	Advertising . . . . .	14,997 92	28,850 25
58	Contributions, etc. . . . .	2,691 00	14,380 53
59	State tax . . . . .	19,269 52	43,505 48
60	Miscellaneous . . . . .	74,390 35	159,937 52
61	Total of above costs per \$1,000 of deposits . . . . .	8 12	7 94

\*Includes 3% of amount invested in banking premises.

SPRINGFIELD	STONEHAM	TAUNTON		UXBRIDGE	
SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	BRISTOL COUNTY SAVINGS BANK	TAUNTON SAVINGS BANK	UXBRIDGE SAVINGS BANK	
\$1,238,655 70	\$175,202 65	\$228,957 77	\$179,352 64	\$43,138 77	1
374,933 87	741,516 07	140,401 85	184,782 48	151,920 11	2
42,717,091 70	2,235,086 98	10,409,442 02	7,668,471 97	3,227,262 26	3
318,641 30	123,989 62	—	—	509,723 05	4
2,078,819 14	1,132,048 57	519,853 71	—	567,599 39	5
10,158,634 25	1,096,534 72	1,340,169 81	52,370 16	131,171 11	6
44,785,295 95	11,908,462 20	9,628,283 17	10,917,188 43	8,583,073 20	7
24,348,102 22	1,127,178 92	2,305,637 39	1,791,599 71	906,588 30	8
21,282,741 00	927,302 67	2,308,295 51	411,532 61	—	9
40,215,590 00	—	110,733 14	—	—	10
30,502,537 00	—	1,005,404 55	633,159 14	995,202 51	11
1,079,883 69	51,034 61	24,939 50	—	13,463 00	12
3,376,103 98	555,757 97	297,914 32	414,033 23	157,531 10	13
2,184,881 75	221,492 97	160,361 37	119,434 69	71,500 00	14
211,200 81	51,116 34	14,217 22	29,651 31	5,800 00	15
291,540 11	11,366 01	23,217 06	16,341 83	76,479 00	16
—	468 03	4,401 65	70 00	—	17
15,632 84	—	—	579 60	15,728 11	18
262,518 08	15,629 62	40,219 03	37,495 01	21,229 35	19
65,907 45	1 00	1 00	21,096 48	1 00	20
660,384 36	21,570 86	17,809 92	7,632 34	38,774 54	21
<b>\$226,169,095 20</b>	<b>\$20,395,759 81</b>	<b>\$28,580,259 99</b>	<b>\$22,484,791 63</b>	<b>\$15,516,184 80</b>	<b>22</b>
\$157,410,906 81	\$14,472,675 41	\$25,744,439 87	\$19,139,650 57	\$11,748,088 93	23
36,300,568 02	3,392,590 10	—	969,933 05	1,591,802 70	24
—	—	—	—	—	25
1,790,479 00	61,450 50	288,805 75	189,442 50	64,501 00	26
—	—	—	—	—	27
—	—	—	—	—	28
1,788,408 78	22,078 25	33,230 37	50,040 16	38,411 36	29
1,211,914 49	454,334 06	142,216 71	210,062 53	147,925 99	30
3,818,698 34	125,144 22	175,523 01	15,753 00	45,711 29	31
2,983,367 97	4,514 92	86,631 29	269,336 50	216,880 74	32
446,433 41	23,953 50	57,241 99	8,645 72	1,631 25	33
9,726,325 00	897,555 60	1,329,800 00	1,204,048 17	952,600 00	34
4.97	5.01	5.11	5.93	7.11	35
10,691,993 38	941,463 25	822,371 00	427,879 43	708,631 54	36
5.47	5.25	3.16	2.11	5.29	37
<b>\$226,169,095 20</b>	<b>\$20,395,759 81</b>	<b>\$28,580,259 99</b>	<b>\$22,484,791 63</b>	<b>\$15,516,184 80</b>	<b>38</b>
102,665	9,766	15,592	13,953	7,011	39
17,138	1,296	1,507	1,177	638	40
14,905	866	1,715	1,452	644	41
104,898	10,196	15,384	13,678	7,005	42
4	4 1/2	4 1/2	3 7/8	4 3/4	43
\$7,134,177 35	\$657,340 27	\$974,349 82	\$728,442 44	\$532,434 34	44
374,534	27,289	33,828	25,199	14,724	45
164,459	15,759	18,136	14,332	7,603	46
\$51,334,596 40	\$6,386,079 62	\$6,392,758 39	\$5,220,024 58	\$2,452,393 45	47
\$42,704,711 20	\$5,278,479 43	\$5,374,524 36	\$5,238,829 72	\$2,510,222 17	48
\$1,838 00	\$1,752 00	\$1,673 00	\$1,470 00	\$1,895 00	49
15,902	1,512	1,918	1,392	1,482	50
\$10,133 00	\$9,235 00	\$8,007 00	\$9,880 00	\$7,075 00	51
4,364	522	365	292	250	52
\$1,021 00	\$1,162 00	\$885 00	\$1,418 00	\$684 00	53
\$10,235,867 12	\$913,733 00	\$1,284,380 63	\$1,028,962 40	\$719,531 84	54
—	—	—	—	—	—
\$693,514 89	\$84,091 42	\$119,427 44	\$106,061 04	\$69,451 87	55
243,534 47	27,528 26	22,187 50	16,668 91	11,722 04	56
95,378 39	4,555 72	10,596 39	9,990 86	2,860 05	57
24,831 90	4,936 69	3,384 75	2,197 30	1,637 98	58
265,289 01	2,567 90	6,506 72	563 04	1,078 36	59
362,014 65	32,659 77	50,339 03	45,070 97	26,975 39	60
8 70	8 75	8 25	8 98	8 53	61

		WAKEFIELD	WALTHAM
		WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$94,082 69	\$215,417 28
2	Due from banks . . . . .	258,262 06	535,651 23
3	U. S. Government obligations, direct and fully guaranteed . . . . .	7,268,526 86	13,369,446 34
4	State, county and municipal obligations . . . . .	217,360 39	24,999 86
5	Other bonds, notes and debentures . . . . .	431,798 00	2,042,458 17
6	Bank and fire insurance company stocks, etc. . . . .	1,746,767 54	1,198,099 47
7	Real estate loans (conventional) . . . . .	16,787,617 74	31,273,241 72
8	G.I. loans (in-state) . . . . .	2,746,673 64	1,807,244 75
9	F.H.A. loans (in-state) . . . . .	1,634,064 99	839,041 99
10	G.I. loans (out-of-state) . . . . .	—	446,980 48
11	F.H.A. loans (out-of-state) . . . . .	—	1,854,591 50
12	Personal loans . . . . .	—	76,271 88
13	Other loans . . . . .	295,059 22	445,132 54
14	Banking premises . . . . .	52,200 00	237,355 86
15	Furniture and fixtures . . . . .	8,056 00	66,821 36
16	Other real estate owned, etc. . . . .	—	1,545 90
17	Taxes and insurance paid on mortgaged properties . . . . .	—	66 00
18	Mortgage acquisition costs . . . . .	52,977 19	7,287 29
19	Mutual Savings Central Fund, Inc. . . . .	31,277 22	54,769 81
20	Deposit Insurance Fund . . . . .	7,113 57	1 00
21	All other assets . . . . .	7,550 06	56,124 50
22	<b>Total</b> . . . . .	<b>\$31,639,387 17</b>	<b>\$54,552,548 93</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$23,584,831 49	\$44,930,305 06
24	Special Notice Account deposits . . . . .	4,020,515 06	2,948,662 47
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	134,991 00	128,504 00
27	Borrowed money . . . . .	—	1,000,000 00
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	—	92,349 58
30	Due to mortgagors . . . . .	451,532 47	760,346 73
31	Mortgagors' payments not applied . . . . .	207,072 27	167,782 10
32	Net interim income . . . . .	343,913 80	96,385 99
33	All other liabilities . . . . .	6,650 85	40,476 47
34	Guaranty Fund . . . . .	1,477,000 00	2,352,000 00
35	Percentage to total deposits . . . . .	5.32	4.90
36	Other surplus accounts . . . . .	1,412,880 23	2,035,736 53
37	Percentage to total deposits . . . . .	5.09	4.24
38	<b>Total</b> . . . . .	<b>\$31,639,387 17</b>	<b>\$54,552,548 93</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	15,625	21,843
40	Number of deposit accounts opened during period . . . . .	1,728	2,854
41	Number of deposit accounts closed during period . . . . .	1,535	2,314
42	Number of accounts October 31, 1964 . . . . .	15,818	22,383
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4½	4
44	Amount of all dividends paid during period . . . . .	\$1,017,609 22	\$1,787,423 33
45	Number of deposits made during period . . . . .	41,816	56,072
46	Number of withdrawals made during period . . . . .	25,179	30,845
47	Amount deposited during period . . . . .	\$9,916,983 69	\$14,897,588 05
48	Amount withdrawn during period . . . . .	\$8,934,494 95	\$13,577,985 22
49	Average amount in each account . . . . .	\$1,745 00	\$2,112 00
50	Number of real estate loans October 31 . . . . .	2,082	2,792
51	Average real estate loan . . . . .	\$10,167 00	\$12,973 00
52	Number of other loans October 31 . . . . .	226	548
53	Average other loan . . . . .	\$1,306 00	\$951 00
54	*Gross income received during period . . . . .	\$1,441,489 56	\$2,447,278 16
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$105,030 92	\$203,579 26
56	*Bank building occupancy . . . . .	12,974 75	48,901 28
57	Advertising . . . . .	4,858 16	12,232 73
58	Contributions, etc. . . . .	3,821 45	6,858 95
59	State tax . . . . .	—	11,656 64
60	Miscellaneous . . . . .	46,821 11	95,921 14
61	Total of above costs per \$1,000 of deposits . . . . .	6 29	7 92

\*Includes 3% of amount invested in banking premises.

WARE	WAREHAM	WARREN	WATERTOWN	WEBSTER	
WARE SAVINGS BANK	WAREHAM SAVINGS BANK	WARREN SAVINGS BANK	WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	
\$22,233 04	\$158,167 14	\$44,670 68	\$52,783 20	\$101,345 62	1
1,769,723 30	345,530 73	189,094 98	431,310 14	314,293 85	2
5,590,606 23	13,276,934 53	1,348,952 03	5,813,257 34	4,514,123 94	3
1,103,780 53	55,589 57	60,083 23	—	176,729 83	4
1,409,523 09	544,251 44	370,979 57	24,855 00	984,883 36	5
3,069,463 25	890,161 90	389,677 18	2,150,699 84	1,660,441 02	6
30,833,305 23	23,082,335 98	2,788,545 79	20,292,595 75	10,622,426 14	7
2,148,053 46	3,190,755 61	227,658 30	2,875,232 52	2,603,508 34	8
1,648,033 77	—	—	1,949,494 47	1,683,997 00	9
586,371 07	—	—	652,665 88	1,966,679 33	10
1,834,320 74	—	—	1,300,016 25	1,223,461 35	11
18,344 18	—	—	46,218 72	—	12
460,983 98	1,112,374 25	152,817 90	219,484 31	301,150 32	13
172,434 63	198,953 67	43,186 30	133,906 66	237,187 18	14
59,723 13	94,169 90	7,264 85	54,341 15	45,404 48	15
76,328 91	—	20,873 98	46,098 39	12,305 48	16
—	5,658 61	—	—	—	17
166,458 15	—	334 63	87,995 86	—	18
58,299 43	28,551 92	7,332 94	26,315 50	30,666 30	19
14,546 56	1 00	1 00	1 00	1 00	20
112,914 08	27,601 40	11,185 77	5,507 47	15,284 30	21
\$51,155,446 76	\$43,011,037 65	\$5,662,659 13	\$36,162,779 45	\$26,493,888 84	22
\$27,632,585 83	\$38,442,417 57	\$3,524,582 76	\$31,801,293 05	\$23,305,297 39	23
16,131,800 81	—	1,346,103 32	703,367 37	—	24
—	—	—	—	—	25
114,365 50	43,413 85	65,172 50	88,036 00	54,226 50	26
—	—	—	—	—	27
—	—	—	—	—	28
55,960 15	—	—	60,362 26	82,243 24	29
409,828 74	344,738 54	8,798 69	449,330 03	67,007 62	30
1,564,874 28	88,346 95	127,644 19	72,650 90	98,471 67	31
198,078 35	547,569 95	12,585 07	62,917 05	389,523 92	32
5,266 09	48,601 86	11,054 88	29,191 81	6,830 73	33
2,429,700 00	1,659,000 00	323,700 00	1,213,500 00	1,155,397 12	34
5.54	4.31	6.56	3.72	4.95	35
2,612,987 01	1,838,948 93	243,017 72	1,682,130 98	1,334,890 65	36
5.96	4.78	4.92	5.16	5.71	37
\$51,155,446 76	\$43,011,037 65	\$5,662,659 13	\$36,162,779 45	\$26,493,888 84	38
13,069	18,372	2,849	14,994	10,941	39
1,411	1,864	470	1,877	791	40
1,185	1,798	435	1,693	675	41
13,295	18,438	2,884	15,178	11,057	42
4 1/2	4	4 3/16	4	4 1/2	43
\$1,770,469 35	\$1,457,234 15	\$195,119 15	\$1,220,272 25	\$893,034 21	44
25,558	39,738	10,370	50,330	27,354	45
10,982	28,582	4,691	25,181	11,891	46
\$9,161,144 13	\$12,560,650 00	\$1,182,802 49	\$9,972,926 40	\$4,203,904 55	47
\$6,442,947 69	\$10,612,368 52	\$1,121,488 89	\$8,946,637 38	\$3,538,098 50	48
\$3,281 00	\$2,085 00	\$1,689 00	\$2,123 00	\$2,107 00	49
3,514	3,527	485	2,392	2,155	50
\$10,543 00	\$7,449 00	\$6,219 00	\$11,317 00	\$8,399 00	51
447	445	132	210	255	52
\$1,072 00	\$2,500 00	\$1,158 00	\$1,265 00	\$1,181 00	53
\$2,385,550 27	\$1,990,925 82	\$249,663 41	\$1,708,155 52	\$1,240,613 36	54
—	—	—	—	—	55
\$158,226 61	\$210,347 86	\$28,859 69	\$145,209 01	\$68,227 01	56
27,334 92	33,911 33	5,315 91	30,199 80	21,128 82	57
17,673 53	16,262 39	3,253 40	12,100 48	6,564 17	58
2,849 00	1,110 00	50 00	690 00	3,779 36	59
5,013 57	—	2,009 18	4,656 30	21,084 21	60
92,295 70	65,089 09	12,616 65	102,006 11	48,906 10	61
6 93	8 49	10 70	9 07	7 28	62



		WELLFLEET	WEST-BOROUGH
		WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$19,518 23	\$91,512 77
2	Due from banks . . . . .	171,153 77	226,991 48
3	U. S. Government obligations, direct and fully guaranteed . . . . .	1,348,858 66	3,073,403 80
4	State, county and municipal obligations . . . . .	5,017 72	—
5	Other bonds, notes and debentures . . . . .	—	100,644 00
6	Bank and fire insurance company stocks, etc. . . . .	122,797 34	500,994 90
7	Real estate loans (conventional) . . . . .	3,285,508 88	8,146,023 44
8	G.I. loans (in-state) . . . . .	6,080 07	871,904 22
9	F.H.A. loans (in-state) . . . . .	—	861,191 69
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	380,235 35	—
12	Personal loans . . . . .	71,570 20	—
13	Other loans . . . . .	203,816 78	234,668 19
14	Banking premises . . . . .	25,000 00	69,702 39
15	Furniture and fixtures . . . . .	13,365 99	31,053 32
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	52 19	—
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	6,505 92	14,821 26
20	Deposit Insurance Fund . . . . .	1,968 64	1 00
21	All other assets . . . . .	4,517 37	5,719 24
22	<b>Total</b> . . . . .	<b>\$5,665,967 11</b>	<b>\$14,228,631 70</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$5,083,631 83	\$10,995,581 10
24	Special Notice Account deposits . . . . .	—	1,588,171 32
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	20,276 25	82,292 75
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	18,762 89	896 84
30	Due to mortgagors . . . . .	66,858 23	198,118 04
31	Mortgagors' payments not applied . . . . .	15,899 55	86,526 46
32	Net interim income . . . . .	2,771 75	—
33	All other liabilities . . . . .	4,493 45	5,939 91
34	Guaranty Fund . . . . .	197,400 00	576,700 00
35	Percentage to total deposits . . . . .	3.86	4.55
36	Other surplus accounts . . . . .	255,873 16	694,405 28
37	Percentage to total deposits . . . . .	5.01	5.48
38	<b>Total</b> . . . . .	<b>\$5,665,967 11</b>	<b>\$14,228,631 70</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	2,891	9,110
40	Number of deposit accounts opened during period . . . . .	291	1,595
41	Number of deposit accounts closed during period . . . . .	187	1,106
42	Number of accounts October 31, 1964 . . . . .	2,995	9,599
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4 1/2	4
44	Amount of all dividends paid during period . . . . .	\$183,930 10	\$452,998 36
45	Number of deposits made during period . . . . .	5,334	41,466
46	Number of withdrawals made during period . . . . .	4,238	16,925
47	Amount deposited during period . . . . .	\$1,736,362 09	\$5,710,121 71
48	Amount withdrawn during period . . . . .	\$1,398,973 93	\$4,830,542 07
49	Average amount in each account . . . . .	\$1,696 00	\$1,311 00
50	Number of real estate loans October 31 . . . . .	639	1,189
51	Average real estate loan . . . . .	\$5,746 00	\$8,309 00
52	Number of other loans October 31 . . . . .	207	237
53	Average other loan . . . . .	\$1,330 00	\$990 00
54	*Gross income received during period . . . . .	\$276,701 77	\$652,893 53
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$38,963 85	\$68,774 31
56	*Bank building occupancy . . . . .	3,424 84	17,910 17
57	Advertising . . . . .	2,456 05	4,827 20
58	Contributions, etc. . . . .	407 49	220 00
59	State tax . . . . .	940 45	—
60	Miscellaneous . . . . .	17,116 27	35,467 60
61	Total of above costs per \$1,000 of deposits . . . . .	12 45	10 11

\*Includes 3% of amount invested in banking premises.

WESTFIELD		WEYMOUTH			
WESTFIELD SAVINGS BANK	WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK	SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK	
\$380,019 50	\$216,600 74	\$20,687 12	\$179,330 32	\$89,438 18	1
294,448 34	474,217 25	307,431 77	544,716 74	484,026 07	2
7,016,216 89	5,205,607 16	2,246,969 89	4,730,491 38	3,423,255 27	3
	10,034 56		211,913 01	389,605 50	4
429,201 27	210,188 44	476,521 01	2,380,522 67	1,236,347 13	5
2,590,984 72	1,419,796 38	205,159 98	1,700,964 81	520,277 12	6
26,485,475 22	15,073,464 19	2,721,882 57	18,407,937 08	9,938,882 77	7
3,014,089 66	3,618,574 17	1,468,490 65	1,966,840 18	3,340,901 41	8
608,828 91	1,423,644 86	—	—	2,379,405 07	9
380,395 89	1,303,397 07	—	—	—	10
111,520 46	1,795,659 21	—	—	—	11
94,529 85	203,603 10	—	41,800 00	—	12
1,100,552 02	632,265 64	58,185 20	215,879 57	228,424 19	13
727,050 48	195,846 96	32,778 66	39,529 26	91,899 99	14
105,574 32	88,198 45	14,531 58	44,490 37	15,240 44	15
12,040 88	67,060 57	—	7,715 04	21,253 70	16
—	1,558 35	—	—	115 06	17
—	622 94	3,772 53	53,100 68	11,591 01	18
48,992 85	32,598 96	11,069 74	28,865 86	29,223 17	19
1 00	1 00	1 00	1 00	1 00	20
25,941 83	30,718 49	768 98	53,228 83	91,731 04	21
<b>\$43,425,864 09</b>	<b>\$32,003,658 49</b>	<b>\$7,568,250 68</b>	<b>\$30,607,326 80</b>	<b>\$22,271,618 12</b>	<b>22</b>
\$34,443,990 27	\$23,511,004 81	\$6,698,149 78	\$20,452,756 30	\$17,088,874 57	23
3,439,077 43	4,798,002 09	—	6,918,549 36	2,583,204 70	24
—	—	—	—	—	25
225,449 00	104,958 25	—	76,420 00	2,172 00	26
—	—	—	—	—	27
—	—	—	—	—	28
22,660 18	115,877 52	—	4,675 63	16,504 16	29
794,011 23	474,792 50	1,000 00	410,487 68	262,486 87	30
159,970 74	85,732 03	17,606 22	156,109 34	126,504 31	31
518,123 55	—	6,613 24	58,573 17	102,850 72	32
11,862 84	16,474 44	814 80	5,741 64	5,423 74	33
1,457,000 00	1,137,600 00	467,247 19	1,237,269 00	1,092,250 00	34
3.82	4.00	6.97	4.51	5.55	35
2,353,718 85	1,759,216 85	376,819 45	1,286,744 68	991,347 05	36
6.18	6.19	5.62	4.69	5.03	37
<b>\$43,425,864 09</b>	<b>\$32,003,658 49</b>	<b>\$7,568,250 68</b>	<b>\$30,607,326 80</b>	<b>\$22,271,618 12</b>	<b>38</b>
24,242	16,067	4,252	11,372	9,093	39
2,601	2,783	340	2,016	1,374	40
2,355	2,747	404	1,533	1,508	41
24,488	16,103	4,188	11,855	8,959	42
4	4	4	4	4	43
\$1,384,137 80	\$1,046,989 09	\$253,735 18	\$1,032,470 19	\$750,543 14	44
52,976	79,955	7,759	29,826	21,681	45
27,334	30,236	5,462	19,918	12,863	46
\$13,078,484 37	\$12,030,111 78	\$1,543,457 17	\$12,615,414 21	\$4,978,802 71	47
\$11,668,359 23	\$10,240,855 09	\$1,602,436 82	\$11,845,613 00	\$4,863,057 35	48
\$1,533 00	\$1,736 00	\$1,599 00	\$2,309 00	\$2,196 00	49
3,322	2,559	517	2,430	1,905	50
\$9,211 00	\$9,071 00	\$8,105 00	\$8,384 00	\$8,220 00	51
1,012	1,054	43	271	182	52
\$1,181 00	\$793 00	\$1,353 00	\$950 00	\$1,255 00	53
\$2,027,020 43	\$1,493,140 45	\$335,225 56	\$1,398,749 80	\$1,034,447 64	54
\$197,963 27	\$145,386 28	\$28,118 78	\$102,008 78	\$85,457 18	55
54,447 22	29,288 63	4,803 84	13,807 38	17,332 80	56
24,313 02	10,093 11	754 61	7,148 80	10,220 43	57
1,939 18	766 67	382 00	2,143 84	983 00	58
1,462 53	11,654 99	—	5,866 84	—	59
95,570 28	78,576 42	12,866 28	50,830 81	45,327 10	60
9 92	9 74	7 01	6 64	8 09	61

		WHITMAN	WILLIAMS- BURG
		WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK
	<b>Assets</b>		
1	Cash, checks and items . . . . .	\$79,137 92	\$55,411 73
2	Due from banks . . . . .	147,846 74	49,453 13
3	U. S. Government obligations, direct and fully guaranteed . . . . .	5,123,256 07	887,944 17
4	State, county and municipal obligations . . . . .	297,974 19	140,916 45
5	Other bonds, notes and debentures . . . . .	700,647 55	59,839 40
6	Bank and fire insurance company stocks, etc. . . . .	322,751 10	15,461 84
7	Real estate loans (conventional) . . . . .	8,674,594 59	2,650,022 24
8	G.I. loans (in-state) . . . . .	2,294,455 80	—
9	F.H.A. loans (in-state) . . . . .	77,758 94	19,582 82
10	G.I. loans (out-of-state) . . . . .	83,412 32	—
11	F.H.A. loans (out-of-state) . . . . .	292,390 49	—
12	Personal loans . . . . .	—	70,230 00
13	Other loans . . . . .	152,842 87	148,772 96
14	Banking premises . . . . .	18,555 96	80,758 71
15	Furniture and fixtures . . . . .	21,020 08	32,722 05
16	Other real estate owned, etc. . . . .	3,268 46	36,874 52
17	Taxes and insurance paid on mortgaged properties . . . . .	6,140 74	506 36
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	16,996 90	6,454 96
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	66,798 96	1,093 83
22	<b>Total</b> . . . . .	<b>\$18,379,850 68</b>	<b>\$4,256,046 17</b>
	<b>Liabilities</b>		
23	Ordinary deposits . . . . .	\$16,034,146 52	\$3,713,589 41
24	Special Notice Account deposits . . . . .	—	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Club deposits . . . . .	224,154 50	25,679 00
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	3,452 38	5,062 70
30	Due to mortgagors . . . . .	25,302 64	19,044 26
31	Mortgagors' payments not applied . . . . .	153,138 59	—
32	Net interim income . . . . .	19,968 18	36,790 75
33	All other liabilities . . . . .	20,676 44	14,307 59
34	Guaranty Fund . . . . .	1,131,000 00	247,800 00
35	Percentage to total deposits . . . . .	6.96	6.63
36	Other surplus accounts . . . . .	768,011 43	193,772 46
37	Percentage to total deposits . . . . .	4.72	5.18
38	<b>Total</b> . . . . .	<b>\$18,379,850 68</b>	<b>\$4,256,046 17</b>
	<b>General Information</b>		
39	Number of deposit accounts October 31, 1963 . . . . .	10,060	3,373
40	Number of deposit accounts opened during period . . . . .	741	285
41	Number of deposit accounts closed during period . . . . .	935	299
42	Number of accounts October 31, 1964 . . . . .	9,866	3,359
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4 1/4	3 1/2
44	Amount of all dividends paid during period . . . . .	\$647,180 03	\$137,716 98
45	Number of deposits made during period . . . . .	20,470	4,044
46	Number of withdrawals made during period . . . . .	14,208	6,479
47	Amount deposited during period . . . . .	\$3,414,841 34	\$997,251 46
48	Amount withdrawn during period . . . . .	\$3,502,622 65	\$1,049,704 26
49	Average amount in each account . . . . .	\$1,618 00	\$1,095 00
50	Number of real estate loans October 31 . . . . .	1,430	647
51	Average real estate loan . . . . .	\$7,987 00	\$4,126 00
52	Number of other loans October 31 . . . . .	141	379
53	Average other loan . . . . .	\$1,061 00	\$577 00
54	*Gross income received during period . . . . .	\$826,432 48	\$198,791 06
	<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>		
55	Salaries, fees, bonuses, etc. . . . .	\$58,686 06	\$23,658 66
56	*Bank building occupancy . . . . .	12,312 31	6,815 85
57	Advertising . . . . .	5,817 58	1,201 71
58	Contributions, etc. . . . .	1,605 29	65 00
59	State tax . . . . .	—	299 46
60	Miscellaneous . . . . .	36,129 23	20,301 17
61	Total of above costs per \$1,000 of deposits . . . . .	7 14	14 09

\*Includes 3% of amount invested in banking premises.

WILLIAMS-TOWN	WINCHENDON	WINCHESTER	WINTHROP	WOBURN	
WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK	
\$85,489 81	\$20,453 56	\$44,937 75	\$73,076 57	\$179,068 76	1
264,054 74	216,792 00	451,595 93	323,083 08	218,600 90	2
4,026,059 72	4,201,041 83	7,121,221 58	2,332,259 32	5,316,157 38	3
—	—	—	4,175 09	—	4
116,263 64	156,670 03	464,299 00	14,875 00	1,263,754 03	5
964,319 15	760,242 96	596,511 86	138,921 35	1,058,283 09	6
11,409,594 54	8,391,874 98	15,274,058 82	6,704,854 93	9,883,707 21	7
—	138,248 44	2,254,816 22	343,011 55	4,237,394 15	8
312,390 12	—	276,394 26	304,408 66	1,048,382 34	9
1,175,430 76	—	232,536 48	553,026 35	2,120,150 17	10
—	9,316 77	413,504 96	97,717 46	983,889 25	11
247,950 58	361,486 33	32,191 52	—	—	12
240,930 50	71,202 20	311,687 51	118,697 07	135,951 09	13
67,542 47	11,634 10	65,228 99	106,709 91	170,189 23	14
59,001 46	—	13,894 79	20,525 15	50,755 77	15
1,983 17	170 73	—	32,415 88	—	16
840 00	32,798 28	47,467 02	—	—	17
20,161 42	13,351 53	21,852 04	6,682 95	37,789 68	18
1 00	1 00	4,072 08	1,447 74	1 00	19
6,087 51	39,895 55	1,610 19	1,282 12	42,152 50	20
—	—	—	—	—	21
<b>\$18,998,100 59</b>	<b>\$14,425,180 29</b>	<b>\$27,627,881 00</b>	<b>\$11,177,170 18</b>	<b>\$26,746,226 55</b>	<b>22</b>
\$11,699,548 53	\$12,084,935 10	\$24,619,604 95	\$9,911,589 49	\$23,465,947 26	23
5,017,892 45	—	—	—	—	24
26,134 50	145,921 50	125,620 50	110,917 00	86,903 00	25
—	259,020 35	—	—	—	26
36,930 07	—	22,684 03	22,505 56	65,209 70	27
331,706 49	159,182 81	284,663 79	220,446 49	146,081 66	28
24,980 38	138,318 79	114,365 97	238,463 24	303,614 07	29
57,765 46	—	—	—	95,943 73	30
5,854 31	9,232 12	2,931 65	2,158 80	253,414 90	31
801,322 15	863,304 26	1,247,300 00	260,701 94	1,493,200 00	32
4.79	7.06	5.04	2.60	6.34	33
995,966 25	765,265 36	1,210,710 11	410,387 66	835,912 23	34
5.95	6.26	4.89	4.09	3.55	35
<b>\$18,998,100 59</b>	<b>\$14,425,180 29</b>	<b>\$27,627,881 00</b>	<b>\$11,177,170 18</b>	<b>\$26,746,226 55</b>	<b>36</b>
7,180	7,720	11,813	6,458	14,037	37
922	568	1,261	984	1,072	38
1,409	552	1,033	681	1,312	39
6,693	7,736	12,041	6,761	13,797	40
4	4 1/2	4 1/2	4 1/2	4	41
\$640,933 99	\$506,585 94	\$978,729 65	\$347,362 25	\$874,014 92	42
13,840	11,037	32,761	25,101	31,080	43
7,139	7,139	16,599	12,673	19,657	44
\$4,235,547 64	\$2,358,593 74	\$8,501,966 01	\$4,736,981 63	\$5,953,456 95	45
\$3,529,258 40	\$1,912,936 99	\$6,844,923 81	\$2,985,159 87	\$5,341,150 51	46
\$2,498 00	\$1,555 00	\$2,032 00	\$1,466 00	\$1,700 00	47
1,358	1,165	1,585	630	2,139	48
\$9,497 00	\$7,321 00	\$11,641 00	\$12,703 00	\$8,543 00	49
203	280	234	83	145	50
\$1,221 00	\$1,324 00	\$1,469 00	\$1,430 00	\$937 00	51
\$854,739 18	\$642,627 29	\$1,193,726 43	\$475,394 51	\$1,216,220 79	52
—	—	—	—	—	53
—	—	—	—	—	54
\$73,061 50	\$49,268 92	\$91,136 93	\$41,502 35	\$105,109 18	55
26,498 32	11,086 76	8,323 78	4,462 98	36,333 80	56
9,095 37	2,839 54	6,297 36	1,395 14	4,916 88	57
540 00	295 00	2,689 60	—	2,160 00	58
6,296 37	—	—	1,772 65	7,007 53	59
40,234 90	26,391 79	30,641 66	29,885 23	54,179 35	60
9 31	7 43	5 64	7 98	8 94	61



		WORCESTER	
		BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$113,349 68	\$414,459 74
2	Due from banks . . . . .	944,722 77	2,290,754 42
3	U. S. Government obligations, direct and fully guaranteed . . . . .	6,390,028 71	28,650,642 37
4	State, county and municipal obligations . . . . .	4,897 40	
5	Other bonds, notes and debentures . . . . .	249,737 74	2,673,739 30
6	Bank and fire insurance company stocks, etc. . . . .	684,077 22	4,179,199 66
7	Real estate loans (conventional) . . . . .	12,354,171 78	21,093,055 60
8	G.I. loans (in-state) . . . . .	3,475,964 82	14,794,688 12
9	F.H.A. loans (in-state) . . . . .	1,696,015 00	8,984,449 86
10	G.I. loans (out-of-state) . . . . .	917,433 46	15,625,734 52
11	F.H.A. loans (out-of-state) . . . . .	416,012 62	9,740,451 60
12	Personal loans . . . . .	257,458 85	30,755 70
13	Other loans . . . . .	3,105,317 02	440,786 62
14	Banking premises . . . . .	—	430,100 51
15	Furniture and fixtures . . . . .	47,139 41	50,698 52
16	Other real estate owned, etc. . . . .	10,744 41	85,694 19
17	Taxes and insurance paid on mortgaged properties . . . . .	—	1,643 24
18	Mortgage acquisition costs . . . . .	82,349 40	17,566 22
19	Mutual Savings Central Fund, Inc. . . . .	24,263 34	151,652 53
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	11,396 31	34,391 70
22	<b>Total</b> . . . . .	<b>\$30,785,080 94</b>	<b>\$109,690,465 42</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$21,692,356 76	\$84,955,794 80
24	Special Notice Account deposits . . . . .	5,186,304 00	10,061,021 44
25	Systematic Savings Account deposits . . . . .	33,873 00	23,231 56
26	Club deposits . . . . .	16,478 00	412,010 38
27	Borrowed money . . . . .	—	—
28	Dividends on deposits, declared and unpaid . . . . .	—	—
29	Unearned discount . . . . .	91,261 26	584,468 57
30	Due to mortgagors . . . . .	224,353 16	203,182 90
31	Mortgagors' payments not applied . . . . .	898,747 82	2,392,130 99
32	Net interim income . . . . .	186,044 64	1,106,654 64
33	All other liabilities . . . . .	33,507 48	112,352 94
34	Guaranty Fund . . . . .	1,216,000 00	5,878,500 00
35	Percentage to total deposits . . . . .	4.52	6.16
36	Other surplus accounts . . . . .	1,206,154 82	3,961,117 20
37	Percentage to total deposits . . . . .	4.48	4.15
38	<b>Total</b> . . . . .	<b>\$30,785,080 94</b>	<b>\$109,690,465 42</b>
<b>General Information</b>			
39	Number of deposit accounts October 31, 1963 . . . . .	12,773	52,909
40	Number of deposit accounts opened during period . . . . .	1,771	5,992
41	Number of deposit accounts closed during period . . . . .	1,178	6,820
42	Number of accounts October 31, 1964 . . . . .	13,366	52,081
43	Annual rate of ordinary and extra dividends paid during period . . . . .	4 <sup>3</sup> / <sub>8</sub>	4 <sup>5</sup> / <sub>16</sub>
44	Amount of all dividends paid during period . . . . .	\$1,029,266 40	\$3,800,662 74
45	Number of deposits made during period . . . . .	25,937	113,593
46	Number of withdrawals made during period . . . . .	12,201	74,026
47	Amount deposited during period . . . . .	\$6,780,042 86	\$24,133,776 82
48	Amount withdrawn during period . . . . .	\$4,760,968 60	\$20,515,925 96
49	Average amount in each account . . . . .	\$2,011 00	\$1,822 00
50	Number of real estate loans October 31 . . . . .	2,653	8,072
51	Average real estate loan . . . . .	\$7,109 00	\$8,701 00
52	Number of other loans October 31 . . . . .	673	491
53	Average other loan . . . . .	\$4,997 00	\$960 00
54	*Gross income received during period . . . . .	\$1,361,423 36	\$4,874,505 88
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
55	Salaries, fees, bonuses, etc. . . . .	\$100,059 95	\$385,055 24
56	*Bank building occupancy . . . . .	19,545 41	95,471 03
57	Advertising . . . . .	22,022 79	53,226 41
58	Contributions, etc. . . . .	1,145 00	7,810 90
59	State tax . . . . .	—	91,856 27
60	Miscellaneous . . . . .	57,459 81	163,227 24
61	Total of above costs per \$1,000 of deposits . . . . .	7 44	8 38

\*Includes 3% of amount invested in banking premises.

WORCESTER			YARMOUTH	
WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	BASS RIVER SAVINGS BANK	
\$870,617 19	\$504,466 35	\$271,181 32	\$173,046 57	1
3,033,879 56	551,999 85	185,320 54	567,567 43	2
46,647,488 21	31,127,998 41	18,444,585 66	14,497,766 49	3
4,000 00	2,166,296 01	—	—	4
377,138 64	199,200 00	104,156 25	2,240,737 09	5
654,340 26	4,008,236 09	2,876,612 08	1,796,918 03	6
21,142,052 41	26,992,515 36	25,026,255 91	34,527,157 45	7
61,502,279 19	16,998,049 59	4,096,780 98	120,433 53	8
34,947,702 18	10,547,184 70	4,138,135 90	182,137 34	9
7,953,850 71	16,872,123 48	7,929,343 71	—	10
22,735,879 22	22,906,892 57	12,136,401 37	—	11
1,071,548 63	229,209 40	951,642 00	173,142 55	12
1,817,701 52	812,936 23	504,092 80	1,592,076 45	13
884,624 14	392,128 41	—	176,981 17	14
77,308 40	—	81,133 80	80,739 45	15
268,085 68	68,488 36	45,622 81	—	16
—	3,860 49	384 80	100 01	17
305,721 96	—	—	—	18
251,188 67	121,549 74	104,774 53	27,330 14	19
—	—	1 00	15,212 79	20
1,489,401 07	49,617 72	34,898 52	30,863 06	21
<b>\$206,014,807 64</b>	<b>\$134,552,752 76</b>	<b>\$76,931,323 98</b>	<b>\$56,202,209 55</b>	22
\$152,441,600 58	\$99,129,905 03	\$57,259,637 50	\$32,454,849 33	23
26,340,965 91	16,569,802 15	9,770,499 72	19,141,803 72	24
39,518 71	91,193 68	31,565 55	—	25
1,233,996 48	263,857 63	262,034 50	97,535 00	26
—	—	—	—	27
659,036 02	1,420,563 07	584,142 00	74,143 86	28
941,172 67	1,911,123 33	393,180 50	836,848 29	29
5,720,664 93	440,240 15	886,861 54	143,535 23	30
—	—	986,716 94	—	31
233,927 06	150,500 31	31,567 53	19,865 48	32
9,484,029 41	7,588,000 00	4,192,000 00	1,021,925 72	33
5.27	6.54	6.23	1.97	34
8,919,895 87	6,987,567 41	2,533,118 20	2,411,702 92	35
4.95	6.02	3.76	4.66	36
<b>\$206,014,807 64</b>	<b>\$134,552,752 76</b>	<b>\$76,931,323 98</b>	<b>\$56,202,209 55</b>	37
97,255	60,668	27,388	17,991	38
11,065	4,196	2,546	3,734	39
10,723	5,197	2,614	2,199	40
97,597	59,667	27,320	19,526	41
43.6	41.6	41.6	4	42
\$7,040,621 79	\$4,554,751 77	\$2,578,065 45	\$1,804,556 14	43
248,318	161,067	58,245	58,258	44
152,819	74,303	37,180	33,071	45
\$43,735,156 75	\$24,787,664 32	\$15,538,649 62	\$23,809,526 00	46
\$38,913,901 52	\$22,908,334 95	\$14,110,610 28	\$15,089,272 46	47
\$1,832 00	\$1,941 00	\$2,455 00	\$2,639 00	48
17,478	11,055	5,308	3,052	49
\$8,256 00	\$8,532 00	\$10,047 00	\$11,412 00	50
3,114	1,064	1,286	1,265	51
\$928 00	\$979 00	\$1,132 00	\$1,395 00	52
\$9,092,175 63	\$6,031,403 58	\$3,554,319 25	\$2,476,560 76	53
\$551,704 45	\$437,091 14	\$291,366 82	\$221,060 82	54
170,325 19	110,033 98	64,052 98	21,478 50	55
51,363 10	33,774 36	36,489 58	20,229 99	56
7,020 00	14,142 62	8,465 56	1,085 00	57
37,801 81	105,185 97	68,810 85	7,748 56	58
322,532 77	200,022 96	127,823 25	124,084 56	59
6 38	7 77	8 90	7 66	60
				61

**MUTUAL SAVINGS CENTRAL FUND, INC.**  
**STATEMENTS OF CONDITION, OCTOBER 31, 1964**

**LIQUIDITY FUND**

Assets		Liabilities	
Balances with banks . . . .	\$ 89,706 86	Deposits . . . . .	\$10,127,703 63
United States Government obligations direct and fully guaranteed . . . .	10,773,406 92	Surplus . . . . .	749,996 16
All other assets . . . . .	14,586 01		
<b>Total Assets . . . . .</b>	<b>\$10,877,699 79</b>	<b>Total Liabilities . . . . .</b>	<b>\$10,877,699 79</b>

**DEPOSIT INSURANCE FUND**

Assets		Liabilities	
Cash and cash items . . . .	\$ 100 00	Assessments from member banks . . . . .	\$48,448,837 65
Balances with banks . . . .	358,865 56	All other liabilities . . . . .	777 26
United States Government obligations direct and fully guaranteed . . . .	63,682,136 33	Surplus . . . . .	15,602,427 57
All other assets . . . . .	10,940 59		
<b>Total Assets . . . . .</b>	<b>\$64,052,042 48</b>	<b>Total Liabilities . . . . .</b>	<b>\$64,052,042 48</b>

**SAVINGS BANK INVESTMENT FUND**  
**STATEMENT OF CONDITION, OCTOBER 31, 1964**

Assets		Liabilities	
Cash . . . . .	\$ 755,911 28	Shares of beneficial interest (22,421) . . . . .	\$27,417,181 79
Investments (at cost) . . . .	27,580,044 09	Accounts payable, investments . . . . .	608,385 78
Dividends receivable . . . .	85,670 30	Expenses accrued . . . . .	2,000 51
Interest receivable . . . . .	12,408 56	Undistributed net income . . . . .	350,642 92
		Accumulated and realized gain on securities . . . . .	55,823 23
<b>Total Assets . . . . .</b>	<b>\$28,434,034 23</b>	<b>Total Liabilities . . . . .</b>	<b>\$28,434,034 23</b>

**SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION**  
**STATEMENT OF CONDITION, OCTOBER 31, 1964**

Assets		Liabilities	
Balances with national banks . . . .	\$ 125,810 07	Future service funds . . . . .	\$23,419,349 96
United States Government obligations direct and fully guaranteed . . . .	1,800,289 01	Advance payments . . . . .	3,915,660 05
Other bonds, notes and debentures . . . .	1,871,589 35	Other liabilities . . . . .	2,525,923 41
Bank and Fire Insurance Company stocks . . . . .	2,631,417 00		
Deposits in savings banks . . . .	1,456,000 00		
F.H.A. mortgage loans . . . .	19,907,488 57		
All other assets . . . . .	2,068,339 42		
<b>Total Assets . . . . .</b>	<b>\$29,860,933 42</b>	<b>Total Liabilities . . . . .</b>	<b>\$29,860,933 42</b>

## STATEMENTS RELATING TO SAVINGS BANKS INDEX

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## STATEMENT No. 1

## COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1964	October 31, 1963	% of Total Assets	
			1964	1963
ASSETS				
Cash, checks and items . . . . .	\$36,472,298 43	\$34,430,052 97	.42	.43
Due from banks . . . . .	93,043,028 05	80,290,647 88	1.06	.99
U. S. Government obligations direct and fully guaranteed . . . . .	1,954,409,214 08	1,827,235,744 17	22.26	22.63
State, county and municipal obligations . . . . .	26,985,116 10	31,218,430 78	.31	.39
Other bonds, notes and debentures . . . . .	193,284,683 88	235,294,973 38	2.20	2.91
Bank and Fire Insurance Company stocks, etc. . . . .	295,207,982 02	274,977,808 91	3.36	3.41
Real estate loans (conventional) . . . . .	3,435,340,566 51	†5,383,309,330 84	39.13	66.68
G.I. loans (in-state) . . . . .	895,477,977 90	—	10.20	—
F.H.A. loans (in-state) . . . . .	505,857,948 86	—	5.76	—
G.I. loans (out-of-state) . . . . .	475,095,975 84	—	5.41	—
F.H.A. loans (out-of-state) . . . . .	633,063,827 59	—	7.21	—
Personal loans . . . . .	21,601,282 22	15,779,065 60	.25	.20
Other loans . . . . .	120,911,431 63	105,697,080 06	1.38	1.31
Banking premises . . . . .	38,299,506 89	36,005,649 56	.44	.45
Furniture and fixtures . . . . .	11,871,120 47	11,691,092 48	.13	.14
Other real estate owned, etc. . . . .	11,726,704 07	10,161,936 84	.13	.13
Taxes and insurance paid on mortgaged properties . . . . .	348,333 23	303,092 40	—	—
Mortgage acquisition costs . . . . .	8,432,212 71	7,194,535 81	.10	.09
Mutual Savings Central Fund, Inc. . . . .	9,580,196 43	9,580,216 43	.11	.12
Deposit Insurance Fund . . . . .	—	622,364 78	—	.01
All other assets . . . . .	*12,981,107 77	9,102,491 83	.14	.11
TOTAL . . . . .	\$8,779,990,514 68	\$8,072,894,514 72	100.	100.
LIABILITIES				
Ordinary deposits . . . . .	\$7,015,861,790 71	\$6,954,931,723 90	79.90	\$6.15
Special Notice Account deposits . . . . .	736,639,761 19	177,774,351 16	8.39	2.20
Systematic Savings Account deposits . . . . .	494,046 55	185,322 87	.01	—
Club deposits . . . . .	30,646,125 57	30,413,619 03	.35	.38
Borrowed money . . . . .	3,325,000 00	1,930,000 00	.04	.03
Dividends on deposits, declared and unpaid . . . . .	259,920 35	225,733 05	—	—
Unearned discount . . . . .	31,199,857 80	29,111,796 40	.36	.36
Due to mortgagors . . . . .	102,073,665 71	81,324,354 24	1.16	1.01
Mortgagors' payments not applied . . . . .	74,536,695 10	47,182,153 84	.85	.58
Net interim income . . . . .	32,722,585 46	31,258,286 44	.37	.39
All other liabilities . . . . .	8,701,203 14	8,846,854 00	.10	.11
Guaranty Fund . . . . .	398,881,792 36	380,163,006 11	4.54	4.71
Surplus . . . . .	344,648,970 74	329,547,313 68	3.93	4.08
TOTAL . . . . .	\$8,779,990,514 68	\$8,072,894,514 72	100.	100.

\*Includes Deposit Insurance Fund.

†Includes Guaranteed Loans.

# STATEMENT No. 2

## ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1964
<b>CURRENT OPERATING EARNINGS:</b>	
(a) Interest and discounts on loans . . . . .	\$289,611,805 91
(b) Interest on bonds . . . . .	86,174,682 05
(c) Dividends on stocks . . . . .	16,631,092 66
(d) Commissions, fees, etc. . . . .	1,807,720 89
(e) Real estate by foreclosure . . . . .	52,423 50
(f) Other current operating earnings . . . . .	675,001 15
Gross Current Operating Earnings . . . . .	\$394,952,726 16
<b>CURRENT OPERATING EXPENSES:</b>	
(a) Salaries, fees, bonuses, etc. . . . .	\$29,603,112 44
(b) Taxes, other than income and real estate . . . . .	5,096,805 06
(c) Bank building occupancy . . . . .	5,959,234 13
(d) Furniture and fixtures, equipment, etc. . . . .	2,520,382 91
(e) Real estate by foreclosure . . . . .	76,314 54
(f) Other current operating expenses . . . . .	15,588,465 33
Total Current Operating Expenses . . . . .	\$58,844,314 41
NET CURRENT OPERATING EARNINGS . . . . .	\$336,108,411 75
TRANSFERS TO GUARANTY FUND FROM EARNINGS . . . . .	15,500,868 55
NET EARNINGS AVAILABLE FOR DIVIDENDS . . . . .	\$320,607,543 20
ALL DIVIDENDS PAID EXCEPT EXTRA . . . . .	\$298,166,112 24
NET EARNINGS AFTER ORDINARY DIVIDENDS . . . . .	\$22,441,430 96
PROFITS ON ASSETS SOLD OR EXCHANGED . . . . .	12,218,446 48
RECOVERIES, AND REDUCTIONS IN ALLOCATED RESERVES . . . . .	1,182,539 65
Subtotal . . . . .	\$35,842,417 09
<b>CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:</b>	
(a) On securities . . . . .	\$13,626,595 46
(b) On loans . . . . .	722,057 88
(c) Extra dividends paid on deposits . . . . .	406,381 94
(d) Transfers to Guaranty Fund from Surplus . . . . .	3,497,718 70
(e) All other . . . . .	769,934 76
Total Charges to Surplus, and Additions to Allocated Reserves . . . . .	\$19,022,688 74
NET PROFITS BEFORE INCOME TAXES . . . . .	\$16,819,728 35
FEDERAL TAXES PAID . . . . .	533,772 27
NET PROFITS AFTER INCOME TAXES . . . . .	\$16,285,956 08
TRANSFERS FROM GUARANTY FUND . . . . .	280,000 00
NET CHANGE FOR PERIOD . . . . .	\$16,565,956 08
SURPLUS AT BEGINNING OF PERIOD* . . . . .	360,805,600 12
SURPLUS AT END OF PERIOD* . . . . .	\$377,371,556 20

\*Includes all segregations of Surplus account except Guaranty Fund.

## STATEMENT NO. 3

DIVIDEND RATES  
ON ORDINARY DEPOSITS

Last Rates of Dividends, Including Extras, Paid or Declared on or Prior to  
October 31, for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955
2	-	-	-	-	-	-	-	-	-	1
2 1/4	-	-	-	-	-	-	-	-	1	1
2 1/2	-	-	-	-	-	-	-	1	6	10
2 3/4	-	-	-	-	-	1	4	6	21	44
2 7/8	-	-	-	-	-	-	-	-	1	1
3	-	-	-	-	2	21	76	110	134	105
3 1/8	-	-	-	-	-	-	3	2	1	9
3 1/4	-	-	1	3	19	97	89	60	20	14
3 3/8	-	-	-	-	-	-	2	-	-	1
3 1/2	-	-	3	22	96	65	11	9	5	2
3 3/4	3	12	21	83	64	2	1	-	-	1
4	85	125	150	77	4	-	-	-	-	-
4 1/8	29	5	-	-	-	-	-	-	-	-
4.20	1	-	-	-	-	-	-	-	-	-
4 1/4	51	36	6	-	-	-	-	-	-	-
4.30	1	-	-	-	-	-	-	-	-	-
4 3/8	2	-	-	-	-	-	-	-	-	-
4 1/2	8	2	-	-	-	-	-	-	-	-
4 7/8	-	1	-	-	-	-	-	-	-	-
Total	180	181	181	185	185	186	186	188	189	189
Average Rates	4.12	4.05	3.97	3.82	3.57	3.31	3.16	3.09	2.99	2.95

ON SPECIAL NOTICE ACCOUNT DEPOSITS

Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE			
	1964	1963	1962	Not in effect prior to 1962
4 1/4	8	10	10	
4.30	1	-	-	
4 3/8	9	1	-	
4 1/2	55	21	2	
4 5/8	10	2	-	
4 3/4	1	-	-	
5	-	1	-	
Total	84	35	12	
Average Rates	4.48	4.45	4.29	

AVERAGE OF ALL DIVIDEND RATES FOR YEARS SHOWN

YEAR	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955
RATE	4.23	4.11	3.99	3.82	3.57	3.31	3.16	3.09	2.99	2.95

NOTE: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.



**STATEMENT No. 4**  
**COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS**

	1964	1963
<b>ACCOUNTS<sup>1</sup></b>		
Number opened during year . . . . .	434,838	402,386
Number closed during year . . . . .	419,590	403,119
Number open October 31 . . . . .	3,518,574	3,504,173
Average in each account . . . . .	\$2,203 00	\$2,036 00
<b>DEPOSITS AND WITHDRAWALS<sup>1</sup></b>		
Total deposits October 31 . . . . .	\$7,752,995,598 00	\$7,132,891,398 00
Increase over previous year . . . . .	\$620,104,200 00	\$522,315,742 00
Number of deposits during year . . . . .	9,353,522	9,035,520
Number of withdrawals during year . . . . .	5,203,835	5,096,359
Average deposit . . . . .	\$249 00	\$212 00
Average withdrawal . . . . .	\$386 00	\$326 00
Amount deposited during year . . . . .	\$2,330,872,947 00	\$1,914,233,597 00
Amount withdrawn during year . . . . .	\$2,009,372,764 00	\$1,661,514,789 00
<b>LOANS</b>		
Number of real estate loans October 31 . . . . .	552,248	530,224
Average real estate loan October 31 . . . . .	\$10,765 00	\$10,153 00
Number of personal security loans October 31 . . . . .	103,020	90,757
Average amount of same . . . . .	\$1,383 00	\$1,338 00
<b>INCOME, DIVIDENDS, ETC.</b>		
Total income . . . . .	\$394,952,726 00	\$361,070,817 00
All dividends paid except extra . . . . .	298,166,112 00	269,067,116 00
Extra dividends . . . . .	406,382 00	529,819 00
Expenses . . . . .	58,844,314 00	55,454,201 00
Federal taxes . . . . .	533,772 00	420,302 00
State taxes . . . . .	3,931,145 00	3,439,848 00
Credited to Guaranty Fund . . . . .	18,998,587 00	17,563,833 00

<sup>1</sup> Does not include statistics relating to club deposits.

## STATEMENT No. 5

## OPERATING EXPENSES

	YEAR ENDING OCTOBER 31, 1964			1963		1962		1961		1960	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . . .	\$29,603,112 44	7.47	3.82	7.83	3.96	8.01	3.96	8.45	4.02	8.75	4.04
Occupancy . . .	7,104,985 10	1.79	.92	1.87	.95	1.96	.97	2.09	1.00	2.17	1.00
Advertising . . .	3,133,703 80	.79	.40	.81	.41	.85	.41	.91	.44	.96	.45
Contributions and Memberships . . .	796,832 82	.20	.10	.20	.10	.21	.11	.23	.11	.24	.11
State Tax . . .	3,931,145 19	.99	.51	.95	.48	.97	.48	.86	.41	.91	.42
Miscellaneous . . .	15,420,286 03	3.90	1.99	3.99	2.02	3.89	1.92	4.06	1.93	4.14	1.91
Total . . .	\$59,990,065 38	15.14	7.74	15.65	7.92	15.89	7.86	16.60	7.91	17.17	7.93

## STATEMENT No. 6

## SURPLUS

AGGREGATE GUARANTY FUND AND SURPLUS ACCOUNT OF THE SAVINGS BANKS ON OCTOBER 31, OF THE LAST FIVE YEARS

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1960 .	\$331,304,849 47	5.75	\$279,821,055 39	4.85	\$611,125,904 86	10.60
1961 .	346,560,024 78	5.63	294,985,032 37	4.79	641,545,057 15	10.42
1962 .	362,834,755 79	5.46	313,756,033 39	4.75	676,590,789 18	10.21
1963 .	380,163,006 11	5.31	329,947,313 68	4.60	709,110,319 79	9.91
1964 .	398,881,792 36	5.12	344,648,970 74	4.43	743,530,763 10	9.55

## STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1960 TO 1964, INCLUSIVE

YEAR	Number of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Management	Per-centage of Expense to Deposits	INCREASE IN LOANS	
													Real Estate	Personal Security
1960	185	\$3,409,898	\$32,458	.96	\$6,732,013,253	\$251,884,295	4.60	\$1,681	\$181,474	\$2,408,926	\$44,546,586	.777	\$297,234,837	\$11,826,695
1961	185	3,451,187	41,289	1.21	6,127,206,278	393,191,995	6.89	1,775	97,110	2,514,563	47,477,887	.774	451,067,253	7,639,586
1962	181	3,507,066	55,879	1.62	6,610,575,656	483,370,378	7.89	1,885	108,421	3,165,188	50,913,060	.770	506,571,998	9,518,885
1963	181	3,504,173	-2,893	-.08	7,132,891,398	522,315,742	7.90	2,086	420,302	3,439,848	55,454,201	.777	545,871,328	21,897,929
1964	180	3,518,574	14,401	.41	7,752,995,598	620,104,200	8.69	2,203	533,772	3,931,145	58,844,314	.758	561,325,966	21,036,308

## SAVINGS BANK LIFE INSURANCE

ROBERT A. MACLELLAN

*Commissioner*

FRANCIS D. PIZZELLA

*Deputy Commissioner*

ALLAN S. BEALE

*Executive Vice President* — SBLI Council

## EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1964





## SAVINGS BANK LIFE INSURANCE

EXHIBIT A

## LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1964

NAME OF BANK	Location	Insurance Department began business
Arlington Five Cents Savings Bank . . . . .	Arlington . . . . .	Nov. 1, 1930
Beverly Savings Bank . . . . .	Beverly . . . . .	June 1, 1931
Berkshire County Savings Bank . . . . .	Pittsfield . . . . .	Aug. 1, 1911
Boston Five Cents Savings Bank, The . . . . .	Boston . . . . .	Nov. 1, 1929
Brockton Savings Bank . . . . .	Brockton . . . . .	Nov. 1, 1938
Cambridge Savings Bank . . . . .	Cambridge . . . . .	Mar. 1, 1930
Cambridgeport Savings Bank . . . . .	Cambridge . . . . .	Nov. 1, 1924
Canton Institution for Savings, The . . . . .	Canton . . . . .	Nov. 1, 1934
Charlestown Savings Bank . . . . .	Boston . . . . .	Jan. 1, 1956
City Savings Bank of Pittsfield . . . . .	Pittsfield . . . . .	July 15, 1912
Essex Savings Bank . . . . .	Lawrence . . . . .	Jan. 15, 1949
Fall River Five Cents Savings Bank . . . . .	Fall River . . . . .	Nov. 1, 1931
Greenfield Savings Bank . . . . .	Greenfield . . . . .	Nov. 1, 1939
Grove Hall Savings Bank . . . . .	Boston . . . . .	Nov. 1, 1929
Holyoke Savings Bank . . . . .	Holyoke . . . . .	Nov. 1, 1945
Leominster Savings Bank . . . . .	Leominster . . . . .	June 1, 1931
Lowell Institution for Savings . . . . .	Lowell . . . . .	Nov. 1, 1929
Lynn Five Cents Savings Bank . . . . .	Lynn . . . . .	Nov. 1, 1922
Lynn Institution for Savings . . . . .	Lynn . . . . .	Nov. 1, 1922
Malden Savings Bank . . . . .	Malden . . . . .	Feb. 10, 1954
Massachusetts Savings Bank . . . . .	Boston . . . . .	Nov. 1, 1925
New Bedford Institution for Savings . . . . .	New Bedford . . . . .	July 15, 1930
Newton Savings Bank . . . . .	Newton . . . . .	Mar. 1, 1937
North Adams Savings Bank . . . . .	North Adams . . . . .	Feb. 29, 1924
People's Savings Bank of Brockton . . . . .	Brockton . . . . .	Nov. 2, 1908
Plymouth Five Cents Savings Bank . . . . .	Plymouth . . . . .	Nov. 1, 1934
Salem Five Cents Savings Bank . . . . .	Salem . . . . .	Nov. 1, 1951
Somerville Savings Bank . . . . .	Somerville . . . . .	Nov. 1, 1940
Springfield Five Cents Savings Bank . . . . .	Springfield . . . . .	Nov. 1, 1944
Suffolk Franklin Savings Bank . . . . .	Boston . . . . .	Nov. 1, 1941
Uxbridge Savings Bank . . . . .	Uxbridge . . . . .	Mar. 10, 1931
Waltham Savings Bank . . . . .	Waltham . . . . .	Nov. 1, 1925
Whitman Savings Bank . . . . .	Whitman . . . . .	June 22, 1908
Willey Savings Bank . . . . .	Boston . . . . .	Apr. 14, 1931
Worcester County Institution for Savings . . . . .	Worcester . . . . .	Mar. 1, 1948
Worcester Mechanics Savings Bank . . . . .	Worcester . . . . .	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 47 Franklin Street, Boston, Massachusetts.

## SAVINGS BANK LIFE INSURANCE

EXHIBIT B

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 AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS  
OF SAVINGS BANKS
 

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Ledger Assets:		October 31, 1964
Foreclosed Real Estate . . . . .		\$195,705 80
Mortgage loans . . . . .		118,442,496 68
Collateral loans . . . . .		1,102,226 85
Policy loans . . . . .		10,732,481 24
U. S. Government securities . . . . .		25,514,062 58
Other bonds and notes . . . . .		32,162,541 55
Stocks . . . . .		2,092,734 76
Cash in office . . . . .		93,719 22
Deposits in banks . . . . .		2,117,624 74
Taxes paid on mortgaged property . . . . .		23,742 73
Other ledger assets . . . . .		58,112 50
Personal security loans . . . . .		286,587 98
Improvement loans . . . . .		197,513 20
Electronic Computer Asset . . . . .		387,509 36
<b>Total Ledger Assets . . . . .</b>		<b>\$193,407,059 19</b>
Non-Ledger Assets:		
Interest due and accrued . . . . .		\$1,121,571 54
Net uncollected and deferred premiums . . . . .		3,080,740 23
Unification of mortality . . . . .		194,165 58
Other non-ledger assets . . . . .		84,674 96
<b>Total Gross Assets . . . . .</b>		<b>\$197,888,211 50</b>
Non-admitted Assets . . . . .		190,827 16
<b>Total Admitted Assets . . . . .</b>		<b>\$197,697,384 34</b>
Liabilities:		
Legal reserve . . . . .		\$161,037,948 00
Reserve on supplementary contracts . . . . .		3,966,651 00
Reserve on unreported claims . . . . .		279,665 14
Dividends left to accumulate . . . . .		8,328,075 14
Premiums paid in advance . . . . .		95,824 60
Unearned interest . . . . .		343,727 06
Salaries, rent, etc., unpaid . . . . .		21,329 65
Estimated state and federal tax . . . . .		331,719 71
Unification of mortality . . . . .		194,165 58
Due General Insurance Guaranty Fund . . . . .		3,686 34
Suspense liabilities . . . . .		783,800 88
Policyholders' dividends due and unpaid . . . . .		46,389 10
Apportioned for 1964 dividends . . . . .		6,256,986 00
<b>Total Liabilities . . . . .</b>		<b>\$181,689,968 20</b>
Surplus in banks . . . . .		16,007,416 14
<b>Total . . . . .</b>		<b>\$197,697,384 34</b>

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## SAVINGS BANK LIFE INSURANCE

EXHIBIT C

**AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE**  
**DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1964**

Ledger Assets, October 31, 1963	\$183,792,941	28
<b>Income:</b>		
Life premiums { Level	16,020,660	71
{ Group	1,164,872	72
Dividends to purchase paid-up additions	1,954,027	37
Annuity premiums	356,723	40
Total premium income	19,496,284	20
Received for supplementary contracts	626,608	52
Dividends left to accumulate at interest	1,313,728	00
Interest and rents	8,979,026	24
Collection fees received from other banks	272,242	81
Unification of mortality	153,431	52
Suspense income	354,391	22
Miscellaneous income	239	25
Profit on sale or maturity of securities	35,827	01
Increase in book value ledger assets	403,722	73
Total income	\$31,635,501	50
Amount carried forward	\$215,428,442	78
<b>Disbursements:</b>		
Death claims	\$5,433,978	83
Matured endowments	725,793	00
Disability claims	5,026	73
Annuity payments	618,403	39
Surrender values	3,068,222	25
Dividends	5,915,845	35
Payments on supplementary contracts	949,606	29
Dividend accumulations surrendered	710,263	95
Collection fees	452,752	63
Medical fees	86,404	20
Salaries	1,150,196	07
Rent	79,758	10
State tax	251,310	48
Federal tax	160,914	89
Social security and unemployment tax	43,521	49
Advertising, printing, postage, etc.	118,336	87
Furniture and fixtures	12,931	69
Miscellaneous expenses	494,670	10
Unification of mortality	153,431	52
Miscellaneous interest payments	9,910	23
Other disbursements	79,376	06
Loss on sale of securities	312,735	06
Reduction in book value ledger assets	16,695	14
Paid to Saving Bank Life Insurance Council	963,136	22
Paid to Treasurer of the Commonwealth	168,591	00
Paid to General Insurance Guaranty Fund	39,572	05
Total disbursements	\$22,021,383	59
Ledger Assets, October 31, 1964	\$193,407,059	19



## SAVINGS BANK LIFE INSURANCE

## EXHIBIT D

**AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE)  
OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR  
YEAR ENDING OCTOBER 31, 1964**

	LEVEL		GROUP		TOTALS	
	No.	Amount	No.*	Amount	No.	Amount
In force Oct. 31, 1963	539,320	\$839,605,509	48,019	\$94,778,815	587,339	\$934,384,324
New Issues	27,906	85,543,554	3,961	6,739,590	31,867	92,283,144
Revivals	—	—	—	—	—	—
Increases	6	8,417,979	5,747	11,034,571	5,753	19,452,550
Terminations:						
Death	3,770	4,530,597	401	718,738	4,171	5,249,335
Disability	—	—	16	53,900	16	53,900
Maturities	874	742,524	—	—	874	742,524
Expires	2,883	4,570,396	1,005	2,772,250	3,888	7,342,646
Surrenders	8,246	10,122,996	—	—	8,246	10,122,996
Lapses	4,400	13,313,569	—	—	4,400	13,313,569
Decreases	6	6,106,265	—	—	6	6,106,265
Withdrawals	—	—	136	474,161	136	474,161
In force Oct. 31, 1964	547,053	\$94,180,695	56,169	108,533,927	603,222	1,002,714,622

\*Represents the certificate holders of master group policies.

There are also in force as of October 31, 1963, 8,235 annuity contracts representing annual payments of \$1,049,388.58.

## EXHIBIT E

**GENERAL INSURANCE GUARANTY FUND  
Principal Office: 47 Franklin Street, Boston**

Organized July 30, 1907

Commenced business June 22, 1908

Robert A. MacLellan, *President*Daniel F. Sullivan, *Vice President*Philip J. Coady, *Treasurer*Francis D. Pizzella, *Clerk*

BOARD OF TRUSTEES: D. England, Jr., J. J. Marshall, R. A. MacLellan, D. F. Sullivan, P. J. Coady, W. J. Fitzgerald, James W. Hull

**STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE  
YEAR ENDING OCTOBER 31, 1964**

Ledger Assets, October 31, 1963 . . . . . \$1,760,600 59

**RECEIPTS**

Net interest on investments in U.S. Treasury Bonds	\$70,788 92	
Unification of mortality payments from insurance banks	153,431 52	
Payments from insurance banks to General Insurance Guaranty Fund	39,572 05	
Profit on sale of securities	—	263,792 49
		<u>\$2,024,393 08</u>

**DISBURSEMENTS**

Unification of mortality payments to insurance banks	\$153,431 52	
Reimbursement to State under Chapter 178, Section 17	—	
Miscellaneous expense	878 89	
Loss on sale of securities	14 77	\$154,325 18
Ledger Assets, October 31, 1964		<u>\$1,870,067 90</u>

**SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1964**

U. S. Treasury Securities	\$1,449,131 54
Deposit balance in Savings Bank	401,116 97
Deposit balance in National Bank	19,819 39
Total Ledger Assets	<u>\$1,870,067 90</u>

## EXHIBIT F

Ledger Assets — October 31, 1963		\$	443 31
<i>RECEIPTS</i>			
Payments from insurance banks to Savings Bank Life Insurance Council	963,136 22		\$963,579 53
<i>DISBURSEMENTS</i>			
Salaries	\$463,826 40		
Rent	50,621 54		
Social security and unemployment tax	19,204 28		
Advertising, printing, postage, etc.	306,241 02		
Furniture and fixtures	76,417 21		
Miscellaneous expense	46,171 25		962,481 70
Ledger Assets — October 31, 1963			\$1,097 83
<i>SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1964</i>			
Suspense credit balance		\$ \$235,420 99*	
Deposit in banks		236,518 82	
Total		\$	1,097 83

• **Deduction.**

